

<i>SERFF Tracking Number:</i>	<i>NYPX-125782570</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>New York Life Insurance & Annuity Corporation</i>	<i>State Tracking Number:</i>	<i>40015</i>
<i>Company Tracking Number:</i>	<i>308-51 AND 308-180</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>AD108 Protection Series- Current Performance Repri</i>		
<i>Project Name/Number:</i>	<i>AD108 Protection Series- Current Performance Reprice/308-51 and 308-180</i>		

Filing at a Glance

Company: New York Life Insurance & Annuity Corporation

Product Name: AD108 Protection Series- SERFF Tr Num: NYPX-125782570 State: ArkansasLH

Current Performance Repri

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 40015

Sub-TOI: L08.000 Life - Other

Co Tr Num: 308-51 AND 308-180

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: SPI

Disposition Date: 08/22/2008

NYLProductCompliance

Date Submitted: 08/19/2008

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: AD108 Protection Series- Current Performance Reprice Status of Filing in Domicile:

Project Number: 308-51 and 308-180

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/22/2008

State Status Changed: 08/22/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

please see attached cover letter

Company and Contact

Filing Contact Information

SERFF Tracking Number: NYPX-125782570 State: Arkansas
Filing Company: New York Life Insurance & Annuity Corporation State Tracking Number: 40015
Company Tracking Number: 308-51 AND 308-180
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: AD108 Protection Series- Current Performance Repri
Project Name/Number: AD108 Protection Series- Current Performance Reprice/308-51 and 308-180

Robert Williams , III
51 Madison Avenue (212) 576-4809 [Phone]
New York, NY 10010 (212) 447-4141[FAX]

Filing Company Information

New York Life Insurance & Annuity Corporation CoCode: 91596 State of Domicile: Delaware
51 Madison Avenue Group Code: 826 Company Type: Life
Room 604
New York, NY 10010 Group Name: State ID Number:
(212) 576-4809 ext. [Phone] FEIN Number: 13-3044743

SERFF Tracking Number: NYPX-125782570 State: Arkansas
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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance & Annuity Corporation	\$0.00	08/19/2008	

SERFF Tracking Number: NYPX-125782570 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		08/22/2008	08/22/2008

SERFF Tracking Number: *NYPX-125782570* *State:* *Arkansas*
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Disposition

Disposition Date: 08/22/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	NYPX-125782570	State:	Arkansas
Filing Company:	New York Life Insurance & Annuity Corporation	State Tracking Number:	40015
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Application		No
Supporting Document	Certification/Notice		No

<i>SERFF Tracking Number:</i>	<i>NYPX-125782570</i>	<i>State:</i>	<i>Arkansas</i>
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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: NYPX-125782570 State: Arkansas
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Supporting Document Schedules

Review Status:

Satisfied -Name: Actuarial Memorandum

08/19/2008

Comments:

Attachments:

AD108 SUL AM for 308-180.PDF
AD108 SUL Unisex AM for 308-180.PDF
AD108 UL AM for 308-51.PDF
AD108 UL Unisex AM for 308-51.PDF

Review Status:

Satisfied -Name: Cover Letter

08/19/2008

Comments:

Attachment:

Cover Letter.PDF

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION
(A DELAWARE CORPORATION)

ACTUARIAL DESCRIPTION OF
SURVIVORSHIP UNIVERSAL LIFE INSURANCE POLICIES
Policy Form 308-180

I. DESCRIPTION OF POLICY CHARACTERISTICS

This policy provides universal life insurance coverage while at least one of two insureds is alive. The issue age range is 20 – 90. The minimum face amount is \$250,000.

A. Death Benefits

Insurance on the life of the insureds is integrated with the cash value of the policy under one of three options.

Under Option One, the life insurance benefit is level and equal to the face amount, except that the benefit will be automatically increased so that it is always at least equal to the cash value multiplied by the applicable percentage of the cash value specified under Section 7702 of the IRC.

Under Option Two, the life insurance benefit is equal to the face amount plus the cash value, except that the benefit will be automatically increased so that it is always at least equal to the cash value multiplied by the applicable percentage of the cash value specified under Section 7702 of the IRC.

Under Option Three, the life insurance benefit is equal to the face amount plus the cumulative premiums paid less cumulative partial surrenders, except that the benefit will be automatically increased so that it is always at least equal to the cash value multiplied by the applicable percentage of the cash value specified under Section 7702 of the IRC.

B. Cash Value

The gross premium less the maximum sales expense charge is applied to the cash value. The maximum sales expense charge is a percentage of gross premiums paid up to the “target premium,” and a separate percentage applied to gross premiums above the target premium.

On a monthly basis, the cash value is reduced by the following monthly charges:

- a monthly contract charge,
- a monthly charge per \$1000 of face amount,
- a percent of target premium charge*,
- a monthly cost of insurance charge (based on the net amount at risk) for the base policy, and
- the monthly cost of any riders.

* Note: this charge is translated into and administered as an additional per 1000 charge

C. **Cash Surrender Value**

The cash surrender value is equal to the cash value less loans and accrued loan interest. There are no surrender charges. The company reserves the right to charge a \$25 fee for partial surrenders.

D. **Nonforfeiture Benefits**

If the policyowner ceases paying premiums, the rates for calculating the cost of insurance will be the same as those used while on a premium-paying basis. The policy will remain in force for as long as the cash surrender value will pay the monthly charges, including the monthly cost of insurance charge.

E. **Maturity Benefit**

The policy has no stated maturity date. At any time, the policy may be surrendered for its cash surrender value. When the younger insured is age 121, the death benefit of the policy is not decreased. At that point the cash value is set equal to the death benefit. After that, no charges will be deducted from the policy, and the cash value will accumulate at interest.

F. **Flexibility**

At issue the owner selects both a premium amount and an amount of insurance subject to minimum and maximum limits.

A continuation of the original combination of premium and amount of insurance will result in a coverage period, which could range from a very short-term coverage to the coverage for the life of the insureds, depending upon the relationship of the selected values.

At any time while the policy is in force, the owner may change the premiums and/or the amounts of insurance. However, premiums may not be paid after the younger insured's age 121. Decreases in face amount may not lower the amount of insurance below the minimum amount. Evidence of insurability may be required for any increase in amount of insurance.

II. BASIS OF VALUES

A. Interest

The minimum guaranteed interest rate applied in the calculation of cash values under this policy is 3% per annum. The company may apply an increased rate of interest in the calculation of cash values. The currently credited interest rate varies by face amount band and duration from the policy date. Any additional interest in excess of 3% is applied to any excess of the value of the policy over any loan outstanding against the policy.

B. Cost of Insurance

The guaranteed maximum cost of insurance rates applied in the calculation of cash values for this policy are based on the 2001 Commissioner's Standard Ordinary Mortality Table, ANB, Male and Female, Smoker and Nonsmoker versions. The formula for calculating these maximum term charges is contained in Appendix A.

The company may use cost of insurance rates that produce a lower cost of insurance, thus producing higher cash values than those generated by the guaranteed rates.

C. Basic Cash Value Calculation

Definitions

x	=	age nearest birthday of older insured at issue
y	=	age nearest birthday of younger insured at issue
t	=	duration from original issue date measured in months
i	=	guaranteed monthly interest rate
i_t	=	interest rate applied to cash value for month t .

Note: Interest is credited on a daily basis, so the actual effective monthly interest rate will depend on the number of days in a policy month. While the monthly guaranteed interest rate will therefore vary, it will be close to $1.03^{1/12} - 1$, some months being greater and some months being less than this amount. The interest factor used in calculating cost of insurance (i.e., in the expression $F_t / 1.03^{t/12}$), however, will always be equal to $1.03^{1/12}$.

q_{x+t}	=	maximum cost of insurance rate for insured x for duration t .
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- q_{y+t} = maximum cost of insurance rate for insured y for duration t .
- $q_{x,y+t}$ = maximum frasierized cost of insurance rate for insureds x and y for duration t as defined in Appendix A.
- ${}^m q_{x,y+t}$ = maximum monthly frasierized cost of insurance rate for insureds x and y for duration t as defined in Appendix A.
- F_t = total death benefit in month t , calculated according to the Death Benefit option chosen.

AC_t = Monthly contract charges in month t , consisting of:

Monthly administrative charge guaranteed to be no greater than \$24 per month, and

Monthly charge per \$1000 of face amount guaranteed not to exceed the current value which varies by age and risk class, and

Monthly Percent of Target Premium charges guaranteed to be no greater than $1/12^{\text{th}}$ of the following annual calculations:

Year 2:	30% of the target premium
Years 3-4:	20% of the target premium
Year 5:	10% of the target premium
Years 6+:	zero

G_t = gross premium collected in month t . All premiums are assumed to be paid monthly.

P_t = net premium credited to cash values. The maximum percent of premium charges are as follows:

Years	Up To Target	Above Target
1	40%	6.5%
2+	10%	6.5%

C_t = maximum monthly cost of insurance for month t .

$$= {}^m q_{x,y+t} \cdot \left[\frac{F_t}{1.03^{1/12}} - ({}_{t-1}CV + P_t - AC_t) \right]$$

$$\begin{aligned}
{}_t CV &= \text{cash value at end of month } t. \\
&= ({}_t CV + P_t - AC_t - C_t) \cdot (1 + i_t) \\
&\quad (\text{See note above on } i_t)
\end{aligned}$$

III. Certification and Demonstration of Compliance with the Nonforfeiture Provisions of NAIC Universal Life Model Regulation Relating to Life Insurance

Certification

In my opinion, the nonforfeiture values available under this policy equal or exceed the minimums required under Section 6A of the NAIC Universal Life Insurance Regulation, Model #585 for all ages, rate classes, and durations at which the policy is available.

I have performed the following analysis, in accordance with all applicable actuarial Standards of Practice and Actuarial Guidelines, in support of this opinion:

Demonstration

The policy guaranteed and current expense charges are as shown in the following tables.

Guaranteed Maximum Expense Charges:

Load Type	<i>Annual Charge</i>							
	Yr 1	Yr 2	Yr 3-4	Yr 5	Yr 6-10	Yrs 11-15	Yrs 16-20	Yrs 21+
Premium Charge Up To Target*	40.00%	40.00%	30.00%	20.00%	10.00%	10.00%	10.00%	10.00%
Premium Charge Above Target	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
Per Policy Charge	\$288	\$288	\$288	\$288	\$288	\$288	\$288	\$288
Per 1000 charge*	\$A	\$B	\$B	\$0	\$0	\$0	\$0	\$0

Current Expense Charges:

Load Type	<i>Annual Charge</i>							
	Yr 1	Yr 2	Yr 3-4	Yr 5	Yr 6-10	Yrs 11-15	Yrs 16-20	Yrs 21+
Premium Charge Up To Target*	40.00%	40.00%	30.00%	20.00%	10.00%	4.00%	4.00%	4.00%
Premium Charge Above Target	5.00%	5.00%	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%
Per Policy Charge	\$288	\$288	\$288	\$288	\$288	\$288	\$288	\$120
Per 1000 charge*	\$A	\$B	\$B	\$0	\$0	\$0	\$0	\$0

*Notes:

- (1) Percent of target premium charges are aggregated with the premium load.
- (2) Premium charges are inclusive of taxes
- (3) Per 1000 charges vary by age and risk class. They may differ in year 1 vs. years 2-4.

The “Actual Excess 1st Year Expenses” are determined by x-y where:

- x is the amount of the expense charges made in the first policy year.
y is the arithmetic average of the corresponding charges which the policy states would be imposed in policy years two through twenty.

While the policy only provides the guaranteed maximum rates, the illustration shows current charges. In this case it is most conservative to use the guaranteed maximum first year charges and the current renewal charges (results in the greatest “excess first year expense charge”).

Derivation of y:

$$\text{Premium Charge Up To Target} = \frac{(1 \cdot 40\%) + (2 \cdot 30\%) + (1 \cdot 20\%) + (5 \cdot 10\%) + (10 \cdot 4\%)}{19}$$

= 11.05%, rounded to 2 places

$$\text{Premium Charge Above Target} = \frac{(9 \cdot 5\%) + (10 \cdot 4\%)}{19} = 4.47\%, \text{ rounded to 2 places}$$

$$\text{Per Policy Charge} = \frac{(19 \cdot 288)}{19} = 288$$

$$\text{Per 1000 Charge} = \frac{(3 \cdot B)}{19}$$

Note: All y values are rounded down. This is again for conservatism as lower values increase “Actual Excess 1st Year Expenses.”

Load Type	First Year (x)	Renewal Years (y)	Difference (x-y)
Premium Charge Up To Target	40.00%	11.05%	28.95%
Premium Charge Above Target	6.50%	4.47%	2.03%
Per Policy Charge	\$288	\$288	\$0
Per 1000 Charge	\$A	3B/19	A-(3B/19)

Thus the “Actual Excess 1st Year Expenses” per 1000 of face amount (EX) are given by:

$$EX = (.2895 \cdot \min\{\text{gross prem}, \text{target prem}\}) + (.0203 \cdot \max\{\text{gross prem} - \text{target prem}, 0\}) + (A - (3B/19))$$

Note: gross premium and target premium are expressed on a per \$1000 basis.

EX is maximized when the gross premium (GP) is high. For the purpose of this demonstration, we will assume that the GP paid is the premium such that the initial cash value net of the premium load equals the net single premium (NSP) that will fund the face amount. (Note that this is an unlikely and extremely high premium pattern. The net level premium or guideline annual premium may be more appropriate, but the NSP is the most conservative assumption.)

Since the assumed premium (GP) is always greater than the target premium, EX can be rewritten as:

$$EX = .2895 \cdot target + .0203 \cdot (GP - target) + (A - (3B/19)) \quad or$$

$$EX = .2692 \cdot target + .0203 \cdot GP + (A - (3B/19))$$

The “Maximum Excess 1st Year Expense Allowance” per \$1000 is given by:

$$MaxEA = 10 + \min \{1.25 \cdot NLP, 40\} \quad \text{where}$$

NLP = Nonforfeiture Net Level Premium per \$1000 of face amount

Note: Both the NSP and the NLP are calculated using the mortality tables specified in section II.B.

To satisfy the requirement that the Excess 1st Year Expense Allowance is less than the Maximum Excess 1st Year Expense Allowance, MaxEA must be at least as great as EX for all issue age, sex, and risk class combinations. We have tested this for all issue age, sex, and risk class combinations. The results of the same issue age, same sex, and same risk class combinations are attached as Appendix B-1b. A detailed set of calculations showing compliance on a particular sample cell is attached as Appendix B-1a.

We have not included an Appendix B-2 listing details on surrender charges since this product does not have any such charges.

By Samantha Hawson, FSA, MAAA, Associate Actuary



Signature

July 31, 2008

Date

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

Appendix A

FORMULA FOR MAXIMUM TERM CHARGES FOR SURVIVORSHIP UNIVERSAL LIFE INSURANCE POLICIES

The maximum monthly term charge per \$1 is

$${}^m q_{\overline{x,y+t}} = 1 - (1 - q_{\overline{x,y+t}})^{1/12}$$

where $q_{\overline{x,y+t}}$ is the annual rate from the 2001 CSO Table as specified in Section II.B.

Sample Calculation for Male and Female, Age 35, Standard risk class. Face Amount is \$250,000.

Definitions:

x = Issue age of older insured

y = Issue age of younger insured

q_{x+t} = Annual rate from the 2001 CSO Table for older insured issue age x and duration t

q_{y+t} = Annual rate from the 2001 CSO Table for younger insured issue age y and duration t

$$p_{x+t} = 1 - q_{x+t}$$

$$p_{y+t} = 1 - q_{y+t}$$

$${}_t p_x = \prod_{s=0}^{t-1} p_{x+s}$$

$${}_t p_y = \prod_{s=0}^{t-1} p_{y+s}$$

$${}_t p_{\overline{x,y}} = {}_t p_x \cdot {}_t p_y$$

$$q_{\overline{x,y+t-1}} = 1 - \frac{{}_t p_{\overline{x,y}}}{{}_{t-1} p_{\overline{x,y}}}$$

Formula:

$$q^M_{35} = 0.00200$$

$$q^F_{35} = 0.00153$$

$$p^M_{35} = 0.99800$$

$$p^F_{35} = 0.99847$$

$${}_0p^M_{35} = 1$$

$${}_1p^M_{35} = .998$$

$${}_0p^F_{35} = 1$$

$${}_1p^F_{35} = .99847$$

$${}_0p_{35,35} = 1 + 1 - 1 \cdot 1 = 1$$

$${}_1p_{35,35} = .998 + .99847 - .998 \cdot .99847 = .99999694$$

$$q_{35,35+0} = 1 - \frac{.99999694}{1} = .00000306$$

$$\begin{aligned} {}^mq_{x,y+t-1} &= 1 - (1 - 0.00000306)^{1/12} \\ &= 0.000000255 \end{aligned}$$

Appendix B-1a

Demonstration of Nonforfeiture Compliance on two Sample Cells

Definitions

x	=	Issue age of older insured
y	=	Issue age of younger insured
t	=	Duration from issue
$Gross\ Premium_{x,y}$	=	Premium such that the initial cash value, net of the premium load, equals the Net Single Premium
$NSP_{x,y}$	=	Net single premium per \$1000 of face amount required to fund the face amount
$NLP_{x,y}$	=	Nonforfeiture Net level premium per \$1000 of face amount
$MaxEA_{x,y}$	=	Maximum Excess 1 st Year Expense Allowance as defined by the Standard Nonforfeiture Law Note we are using the more conservative Maximum Expense Allowance as defined under subparagraph B of subsection (n-1)(3) of section 4221 of the New York Insurance Law.
$EX_{x,y}$	=	Actual Excess 1 st Year Expenses as defined by the Standard Nonforfeiture Law
$A_{x,y}$	=	actuarial present value of \$1 of death benefit at an interest rate of 4% and 2001 CSO
$\ddot{a}_{x,y}$	=	actuarial present value of \$1 annuity due at an interest rate of 4% and 2001 CSO

Appendix B-1a (cont.)

Illustrative Nonforfeiture Calculations (on a Per \$1,000 Basis)

Cell #1: Both insureds are Male, Age 35, Standard risk class. Face Amount is \$250,000

$$T \arg et Pr emium_{35,35} = 5.35$$

$$NSP_{x,y} = 1000 \times A_{x,y}$$

$$NSP_{35,35} = 1000 \times 0.171441$$

$$NSP_{35,35} = 171.44$$

$$NSP_{x,y} = Gross Pr emium_{x,y} - [(0.40 \times T \arg et Pr emium_{x,y}) + ((Gross Pr emium_{x,y} - T \arg et Pr emium_{x,y}) \times 0.065)]$$

$$NSP_{x,y} = (0.935 \times Gross Pr emium_{x,y}) - (0.335 \times T \arg et Pr emium_{x,y})$$

$$Gross Pr emium_{x,y} = \frac{NSP_{x,y} + (0.335 \times T \arg et Pr emium_{x,y})}{0.935}$$

$$Gross Pr emium_{35,35} = \frac{171.44 + (0.335 \times 5.35)}{0.935}$$

$$Gross Pr emium_{35,35} = 185.28$$

$$NLP_{x,y} = \frac{1000 \times A_{x,y}}{a_{x,y}}$$

$$NLP_{35,35} = \frac{1000 \times 0.171441}{21.542538}$$

$$NLP_{35,35} = 7.96$$

$$\begin{aligned} \text{Excess per 1000 charge} &= A - \frac{3 \cdot B}{19} \\ &= .043 - \frac{3 \cdot .043}{19} = .036 \end{aligned}$$

Appendix B-1a (cont.)

$$\begin{aligned}
 \text{MaxEA}_{x,y} &= 10 + \text{Min}\{1.25 \times NLP_{x,y}, 40\} \\
 &= 10 + \text{Min}\{1.25 \times 7.96, 40\} \\
 &= 19.95 \\
 \\
 EX_{x,y} &= (0.2692 \times \text{Target Premium}_{x,y}) + (0.0203 \times \text{Gross Premium}) + (A - (3B/19)) \\
 &= (0.2692 \times 5.35) + (0.0203 \times 185.28) + (.036) \\
 &= 5.24 \\
 \\
 \text{MaxEA} - EX &= 19.95 - 5.24 \\
 &= 14.71
 \end{aligned}$$

Cell #2: Insureds are Male, Age 20, Standard risk class, and Male, Age 90, Standard risk class.
Face Amount is \$250,000

$$\begin{aligned}
 \text{Target Premium}_{90,20} &= 4.62 \\
 \\
 NSP_{x,y} &= 1000 \times A_{x,y} \\
 NSP_{90,20} &= 1000 \times 0.149714 \\
 NSP_{90,20} &= 149.71 \\
 \\
 NSP_{x,y} &= \text{Gross Premium}_{x,y} - [(0.40 \times \text{Target Premium}_{x,y}) + ((\text{Gross Premium}_{x,y} - \text{Target Premium}_{x,y}) \times 0.065)] \\
 \\
 NSP_{x,y} &= (0.935 \times \text{Gross Premium}_{x,y}) - (0.335 \times \text{Target Premium}_{x,y}) \\
 \\
 \text{Gross Premium}_{x,y} &= \frac{NSP_{x,y} + (0.335 \times \text{Target Premium}_{x,y})}{0.935} \\
 \\
 \text{Gross Premium}_{90,20} &= \frac{149.71 + (0.335 \times 4.62)}{0.935} \\
 \\
 \text{Gross Premium}_{90,20} &= 161.77 \\
 \\
 NLP_{x,y} &= \frac{1000 \times A_{x,y}}{a_{x,y}} \\
 \\
 NLP_{90,20} &= \frac{1000 \times 0.149714}{22.107444}
 \end{aligned}$$

Appendix B-1a (cont.)

$$NLP_{90,20} = 6.77$$

$$\text{excess per 1000 charge} = .042 - \frac{3 \cdot .042}{19} = .035$$

$$\begin{aligned} \text{MaxEA}_{x,y} &= 10 + \text{Min}\{1.25 \times NLP_{x,y}, 40\} \\ &= 10 + \text{Min}\{1.25 \times 6.77, 40\} \\ &= 18.46 \end{aligned}$$

$$\begin{aligned} \text{EX}_{x,y} &= (0.2692 \times \text{Target Premium}_{x,y}) + (0.0203 \times \text{Gross Premium}) + (A - (3B/19)) \\ &= (0.2692 \times 4.62) + (0.0203 \times 161.77) + .035 \\ &= 4.56 \end{aligned}$$

$$\begin{aligned} \text{MaxEA} - \text{EX} &= 18.46 - 4.56 \\ &= 13.90 \end{aligned}$$

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Male	20	Nonsmoker	Male	20	Nonsmoker	14.23	87.15	2.29	11.94	
Male	21	Nonsmoker	Male	21	Nonsmoker	14.41	90.56	2.39	12.02	N/A
Male	22	Nonsmoker	Male	22	Nonsmoker	14.60	94.09	2.48	12.12	
Male	23	Nonsmoker	Male	23	Nonsmoker	14.80	97.77	2.58	12.22	
Male	24	Nonsmoker	Male	24	Nonsmoker	15.00	101.60	2.68	12.32	
Male	25	Nonsmoker	Male	25	Nonsmoker	15.23	105.58	2.79	12.44	
Male	26	Nonsmoker	Male	26	Nonsmoker	15.45	109.71	2.90	12.55	
Male	27	Nonsmoker	Male	27	Nonsmoker	15.69	114.00	3.02	12.67	
Male	28	Nonsmoker	Male	28	Nonsmoker	15.94	118.45	3.15	12.79	
Male	29	Nonsmoker	Male	29	Nonsmoker	16.20	123.09	3.28	12.92	
Male	30	Nonsmoker	Male	30	Nonsmoker	16.48	127.91	3.41	13.07	
Male	31	Nonsmoker	Male	31	Nonsmoker	16.76	132.92	3.55	13.21	
Male	32	Nonsmoker	Male	32	Nonsmoker	17.06	138.13	3.70	13.36	
Male	33	Nonsmoker	Male	33	Nonsmoker	17.38	143.55	3.85	13.53	
Male	34	Nonsmoker	Male	34	Nonsmoker	17.71	149.18	4.01	13.70	
Male	35	Nonsmoker	Male	35	Nonsmoker	18.06	155.03	4.18	13.88	
Male	36	Nonsmoker	Male	36	Nonsmoker	18.44	161.11	4.35	14.09	
Male	37	Nonsmoker	Male	37	Nonsmoker	18.83	167.42	4.54	14.29	
Male	38	Nonsmoker	Male	38	Nonsmoker	19.24	173.98	4.73	14.51	
Male	39	Nonsmoker	Male	39	Nonsmoker	19.68	180.78	4.93	14.75	
Male	40	Nonsmoker	Male	40	Nonsmoker	20.13	187.84	5.14	14.99	
Male	41	Nonsmoker	Male	41	Nonsmoker	20.61	195.17	5.36	15.25	
Male	42	Nonsmoker	Male	42	Nonsmoker	21.11	202.76	5.58	15.53	
Male	43	Nonsmoker	Male	43	Nonsmoker	21.65	210.64	5.82	15.83	
Male	44	Nonsmoker	Male	44	Nonsmoker	22.21	218.80	6.07	16.14	
Male	45	Nonsmoker	Male	45	Nonsmoker	22.81	227.25	6.33	16.48	
Male	46	Nonsmoker	Male	46	Nonsmoker	23.44	236.00	6.60	16.84	
Male	47	Nonsmoker	Male	47	Nonsmoker	24.10	245.05	6.88	17.22	
Male	48	Nonsmoker	Male	48	Nonsmoker	24.80	254.42	7.17	17.63	
Male	49	Nonsmoker	Male	49	Nonsmoker	25.55	264.13	7.48	18.07	
Male	50	Nonsmoker	Male	50	Nonsmoker	26.34	274.21	7.80	18.54	
Male	51	Nonsmoker	Male	51	Nonsmoker	27.18	284.63	8.14	19.04	
Male	52	Nonsmoker	Male	52	Nonsmoker	28.06	295.40	8.49	19.57	
Male	53	Nonsmoker	Male	53	Nonsmoker	29.01	306.54	8.86	20.15	
Male	54	Nonsmoker	Male	54	Nonsmoker	30.01	318.03	9.24	20.77	
Male	55	Nonsmoker	Male	55	Nonsmoker	31.09	329.88	9.63	21.46	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

First Insured			Second Insured			SNFL		Actual	Unamortized	Unamortized
Sex	Issue Age	Risk Class	Sex	Issue Age	Risk Class	Max Excess 1 st Year Expense Allowance	Gross Premium	Excess 1 st Yr Expenses	Excess 1 st Year Expense Allowance	Excess 1 st Year Expense Allowance EOY 1-20
Male	56	Nonsmoker	Male	56	Nonsmoker	32.21	342.06	10.05	22.16	
Male	57	Nonsmoker	Male	57	Nonsmoker	33.41	354.60	10.48	22.93	N/A
Male	58	Nonsmoker	Male	58	Nonsmoker	34.69	367.49	10.94	23.75	
Male	59	Nonsmoker	Male	59	Nonsmoker	36.06	380.76	11.40	24.66	
Male	60	Nonsmoker	Male	60	Nonsmoker	37.51	394.41	11.89	25.62	
Male	61	Nonsmoker	Male	61	Nonsmoker	39.08	408.41	12.39	26.69	
Male	62	Nonsmoker	Male	62	Nonsmoker	40.73	422.76	12.92	27.81	
Male	63	Nonsmoker	Male	63	Nonsmoker	42.50	437.42	13.46	29.04	
Male	64	Nonsmoker	Male	64	Nonsmoker	44.39	452.37	14.02	30.37	
Male	65	Nonsmoker	Male	65	Nonsmoker	46.40	467.62	14.61	31.79	
Male	66	Nonsmoker	Male	66	Nonsmoker	48.55	483.16	15.22	33.33	
Male	67	Nonsmoker	Male	67	Nonsmoker	50.00	499.00	15.86	34.14	
Male	68	Nonsmoker	Male	68	Nonsmoker	50.00	515.18	16.53	33.47	
Male	69	Nonsmoker	Male	69	Nonsmoker	50.00	531.66	17.20	32.80	
Male	70	Nonsmoker	Male	70	Nonsmoker	50.00	548.54	17.97	32.03	
Male	71	Nonsmoker	Male	71	Nonsmoker	50.00	565.66	18.73	31.27	
Male	72	Nonsmoker	Male	72	Nonsmoker	50.00	582.92	19.44	30.56	
Male	73	Nonsmoker	Male	73	Nonsmoker	50.00	600.31	20.18	29.82	
Male	74	Nonsmoker	Male	74	Nonsmoker	50.00	617.90	21.00	29.00	
Male	75	Nonsmoker	Male	75	Nonsmoker	50.00	635.76	21.98	28.02	
Male	76	Nonsmoker	Male	76	Nonsmoker	50.00	653.51	22.82	27.18	
Male	77	Nonsmoker	Male	77	Nonsmoker	50.00	671.54	23.85	26.15	
Male	78	Nonsmoker	Male	78	Nonsmoker	50.00	689.61	24.94	25.06	
Male	79	Nonsmoker	Male	79	Nonsmoker	50.00	707.52	26.01	23.99	
Male	80	Nonsmoker	Male	80	Nonsmoker	50.00	725.37	27.23	22.77	
Male	81	Nonsmoker	Male	81	Nonsmoker	50.00	742.80	28.35	21.65	
Male	82	Nonsmoker	Male	82	Nonsmoker	50.00	760.09	29.64	20.36	
Male	83	Nonsmoker	Male	83	Nonsmoker	50.00	777.12	31.01	18.99	
Male	84	Nonsmoker	Male	84	Nonsmoker	50.00	793.85	32.44	17.56	
Male	85	Nonsmoker	Male	85	Nonsmoker	50.00	810.43	34.09	15.91	
Male	86	Nonsmoker	Male	86	Nonsmoker	50.00	826.61	35.86	14.14	
Male	87	Nonsmoker	Male	87	Nonsmoker	50.00	842.36	37.78	12.22	
Male	88	Nonsmoker	Male	88	Nonsmoker	50.00	857.63	39.87	10.13	
Male	89	Nonsmoker	Male	89	Nonsmoker	50.00	867.68	38.51	11.49	
Male	90	Nonsmoker	Male	90	Nonsmoker	50.00	881.68	40.78	9.22	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Male	20	Preferred	Male	20	Preferred	14.23	87.14	2.29	11.94	
Male	21	Preferred	Male	21	Preferred	14.41	90.55	2.38	12.03	N/A
Male	22	Preferred	Male	22	Preferred	14.60	94.09	2.48	12.12	
Male	23	Preferred	Male	23	Preferred	14.80	97.76	2.57	12.23	
Male	24	Preferred	Male	24	Preferred	15.00	101.59	2.68	12.32	
Male	25	Preferred	Male	25	Preferred	15.23	105.57	2.78	12.45	
Male	26	Preferred	Male	26	Preferred	15.45	109.70	2.89	12.56	
Male	27	Preferred	Male	27	Preferred	15.69	113.98	3.01	12.68	
Male	28	Preferred	Male	28	Preferred	15.94	118.44	3.14	12.80	
Male	29	Preferred	Male	29	Preferred	16.20	123.07	3.26	12.94	
Male	30	Preferred	Male	30	Preferred	16.48	127.89	3.40	13.08	
Male	31	Preferred	Male	31	Preferred	16.76	132.90	3.54	13.22	
Male	32	Preferred	Male	32	Preferred	17.06	138.11	3.68	13.38	
Male	33	Preferred	Male	33	Preferred	17.38	143.53	3.83	13.55	
Male	34	Preferred	Male	34	Preferred	17.71	149.15	3.99	13.72	
Male	35	Preferred	Male	35	Preferred	18.06	154.99	4.15	13.91	
Male	36	Preferred	Male	36	Preferred	18.44	161.07	4.32	14.12	
Male	37	Preferred	Male	37	Preferred	18.83	167.38	4.50	14.33	
Male	38	Preferred	Male	38	Preferred	19.24	173.93	4.69	14.55	
Male	39	Preferred	Male	39	Preferred	19.68	180.72	4.89	14.79	
Male	40	Preferred	Male	40	Preferred	20.13	187.77	5.09	15.04	
Male	41	Preferred	Male	41	Preferred	20.61	195.09	5.30	15.31	
Male	42	Preferred	Male	42	Preferred	21.11	202.68	5.52	15.59	
Male	43	Preferred	Male	43	Preferred	21.65	210.54	5.75	15.90	
Male	44	Preferred	Male	44	Preferred	22.21	218.69	5.99	16.22	
Male	45	Preferred	Male	45	Preferred	22.81	227.13	6.24	16.57	
Male	46	Preferred	Male	46	Preferred	23.44	235.86	6.49	16.95	
Male	47	Preferred	Male	47	Preferred	24.10	244.90	6.76	17.34	
Male	48	Preferred	Male	48	Preferred	24.80	254.25	7.04	17.76	
Male	49	Preferred	Male	49	Preferred	25.55	263.95	7.33	18.22	
Male	50	Preferred	Male	50	Preferred	26.34	273.99	7.64	18.70	
Male	51	Preferred	Male	51	Preferred	27.18	284.39	7.96	19.22	
Male	52	Preferred	Male	52	Preferred	28.06	295.14	8.28	19.78	
Male	53	Preferred	Male	53	Preferred	29.01	306.25	8.63	20.38	
Male	54	Preferred	Male	54	Preferred	30.01	317.71	8.99	21.02	
Male	55	Preferred	Male	55	Preferred	31.09	329.52	9.36	21.73	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

First Insured			Second Insured			SNFL		Actual	Unamortized	Unamortized
Sex	Issue Age	Risk Class	Sex	Issue Age	Risk Class	Max Excess 1 st Year Expense Allowance	Gross Premium	Excess 1 st Yr Expenses	Excess 1 st Year Expense Allowance	Excess 1 st Year Expense Allowance EOY 1-20
Male	56	Preferred	Male	56	Preferred	32.21	341.67	9.74	22.47	
Male	57	Preferred	Male	57	Preferred	33.41	354.17	10.15	23.26	N/A
Male	58	Preferred	Male	58	Preferred	34.69	367.01	10.56	24.13	
Male	59	Preferred	Male	59	Preferred	36.06	380.23	11.00	25.06	
Male	60	Preferred	Male	60	Preferred	37.51	393.83	11.45	26.06	
Male	61	Preferred	Male	61	Preferred	39.08	407.79	11.91	27.17	
Male	62	Preferred	Male	62	Preferred	40.73	422.09	12.40	28.33	
Male	63	Preferred	Male	63	Preferred	42.50	436.69	12.90	29.60	
Male	64	Preferred	Male	64	Preferred	44.39	451.58	13.42	30.97	
Male	65	Preferred	Male	65	Preferred	46.40	466.77	13.96	32.44	
Male	66	Preferred	Male	66	Preferred	48.55	482.26	14.53	34.02	
Male	67	Preferred	Male	67	Preferred	50.00	498.05	15.12	34.88	
Male	68	Preferred	Male	68	Preferred	50.00	514.17	15.75	34.25	
Male	69	Preferred	Male	69	Preferred	50.00	530.60	16.39	33.61	
Male	70	Preferred	Male	70	Preferred	50.00	547.40	17.09	32.91	
Male	71	Preferred	Male	71	Preferred	50.00	564.45	17.80	32.20	
Male	72	Preferred	Male	72	Preferred	50.00	581.67	18.48	31.52	
Male	73	Preferred	Male	73	Preferred	50.00	599.02	19.19	30.81	
Male	74	Preferred	Male	74	Preferred	50.00	616.54	19.96	30.04	
Male	75	Preferred	Male	75	Preferred	50.00	634.30	20.85	29.15	
Male	76	Preferred	Male	76	Preferred	50.00	652.01	21.65	28.35	
Male	77	Preferred	Male	77	Preferred	50.00	669.94	22.60	27.40	
Male	78	Preferred	Male	78	Preferred	50.00	687.90	23.61	26.39	
Male	79	Preferred	Male	79	Preferred	50.00	705.72	24.61	25.39	
Male	80	Preferred	Male	80	Preferred	50.00	723.44	25.73	24.27	
Male	81	Preferred	Male	81	Preferred	50.00	740.79	26.78	23.22	
Male	82	Preferred	Male	82	Preferred	50.00	757.96	27.98	22.02	
Male	83	Preferred	Male	83	Preferred	50.00	774.87	29.24	20.76	
Male	84	Preferred	Male	84	Preferred	50.00	791.48	30.57	19.43	
Male	85	Preferred	Male	85	Preferred	50.00	807.89	32.09	17.91	
Male	86	Preferred	Male	86	Preferred	50.00	823.91	33.72	16.28	
Male	87	Preferred	Male	87	Preferred	50.00	839.47	35.49	14.51	
Male	88	Preferred	Male	88	Preferred	50.00	854.54	37.41	12.59	
Male	89	Preferred	Male	89	Preferred	50.00	864.84	36.22	13.78	
Male	90	Preferred	Male	90	Preferred	50.00	878.61	38.30	11.70	

Table of Per \$1,000 Maximum First Year Excess Expense Allowances

First Insured			Second Insured			SNFL		Actual	Unamortized	Unamortized
Sex	Issue Age	Risk Class	Sex	Issue Age	Risk Class	Max Excess 1st Year Expense Allowance	Gross Premium	Excess 1st Yr Expenses	Excess 1st Year Expense Allowance	Excess 1st Year Expense Allowance EOY 1-20
Male	20	Select-Preferred	Male	20	Select-Preferred	14.23	87.14	2.29	11.94	
Male	21	Select-Preferred	Male	21	Select-Preferred	14.41	90.55	2.38	12.03	N/A
Male	22	Select-Preferred	Male	22	Select-Preferred	14.60	94.09	2.47	12.13	
Male	23	Select-Preferred	Male	23	Select-Preferred	14.80	97.76	2.57	12.23	
Male	24	Select-Preferred	Male	24	Select-Preferred	15.00	101.59	2.67	12.33	
Male	25	Select-Preferred	Male	25	Select-Preferred	15.23	105.56	2.78	12.45	
Male	26	Select-Preferred	Male	26	Select-Preferred	15.45	109.69	2.89	12.56	
Male	27	Select-Preferred	Male	27	Select-Preferred	15.69	113.98	3.01	12.68	
Male	28	Select-Preferred	Male	28	Select-Preferred	15.94	118.44	3.13	12.81	
Male	29	Select-Preferred	Male	29	Select-Preferred	16.20	123.07	3.25	12.95	
Male	30	Select-Preferred	Male	30	Select-Preferred	16.48	127.88	3.39	13.09	
Male	31	Select-Preferred	Male	31	Select-Preferred	16.76	132.89	3.53	13.23	
Male	32	Select-Preferred	Male	32	Select-Preferred	17.06	138.10	3.67	13.39	
Male	33	Select-Preferred	Male	33	Select-Preferred	17.38	143.52	3.82	13.56	
Male	34	Select-Preferred	Male	34	Select-Preferred	17.71	149.14	3.97	13.74	
Male	35	Select-Preferred	Male	35	Select-Preferred	18.06	154.98	4.14	13.92	
Male	36	Select-Preferred	Male	36	Select-Preferred	18.44	161.05	4.31	14.13	
Male	37	Select-Preferred	Male	37	Select-Preferred	18.83	167.36	4.48	14.35	
Male	38	Select-Preferred	Male	38	Select-Preferred	19.24	173.91	4.67	14.57	
Male	39	Select-Preferred	Male	39	Select-Preferred	19.68	180.70	4.87	14.81	
Male	40	Select-Preferred	Male	40	Select-Preferred	20.13	187.75	5.07	15.06	
Male	41	Select-Preferred	Male	41	Select-Preferred	20.61	195.07	5.27	15.34	
Male	42	Select-Preferred	Male	42	Select-Preferred	21.11	202.65	5.49	15.62	
Male	43	Select-Preferred	Male	43	Select-Preferred	21.65	210.52	5.72	15.93	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Male	44	Select-Preferred	Male	44	Select-Preferred	22.21	218.66	5.95	16.26	
Male	45	Select-Preferred	Male	45	Select-Preferred	22.81	227.09	6.20	16.61	N/A
Male	46	Select-Preferred	Male	46	Select-Preferred	23.44	235.83	6.45	16.99	
Male	47	Select-Preferred	Male	47	Select-Preferred	24.10	244.85	6.72	17.38	
Male	48	Select-Preferred	Male	48	Select-Preferred	24.80	254.19	6.99	17.81	
Male	49	Select-Preferred	Male	49	Select-Preferred	25.55	263.88	7.28	18.27	
Male	50	Select-Preferred	Male	50	Select-Preferred	26.34	273.93	7.58	18.76	
Male	51	Select-Preferred	Male	51	Select-Preferred	27.18	284.31	7.89	19.29	
Male	52	Select-Preferred	Male	52	Select-Preferred	28.06	295.06	8.21	19.85	
Male	53	Select-Preferred	Male	53	Select-Preferred	29.01	306.15	8.55	20.46	
Male	54	Select-Preferred	Male	54	Select-Preferred	30.01	317.61	8.90	21.11	
Male	55	Select-Preferred	Male	55	Select-Preferred	31.09	329.41	9.26	21.83	
Male	56	Select-Preferred	Male	56	Select-Preferred	32.21	341.54	9.63	22.58	
Male	57	Select-Preferred	Male	57	Select-Preferred	33.41	354.02	10.02	23.39	
Male	58	Select-Preferred	Male	58	Select-Preferred	34.69	366.85	10.43	24.26	
Male	59	Select-Preferred	Male	59	Select-Preferred	36.06	380.06	10.85	25.21	
Male	60	Select-Preferred	Male	60	Select-Preferred	37.51	393.65	11.28	26.23	
Male	61	Select-Preferred	Male	61	Select-Preferred	39.08	407.58	11.73	27.35	
Male	62	Select-Preferred	Male	62	Select-Preferred	40.73	421.86	12.20	28.53	
Male	63	Select-Preferred	Male	63	Select-Preferred	42.50	436.45	12.69	29.81	
Male	64	Select-Preferred	Male	64	Select-Preferred	44.39	451.32	13.19	31.20	
Male	65	Select-Preferred	Male	65	Select-Preferred	46.40	466.48	13.71	32.69	
Male	66	Select-Preferred	Male	66	Select-Preferred	48.55	481.96	14.28	34.27	
Male	67	Select-Preferred	Male	67	Select-Preferred	50.00	497.73	14.86	35.14	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Male	68	Select-Preferred	Male	68	Select-Preferred	50.00	513.83	15.47	34.53	
Male	69	Select-Preferred	Male	69	Select-Preferred	50.00	530.24	16.10	33.90	N/A
Male	70	Select-Preferred	Male	70	Select-Preferred	50.00	547.02	16.78	33.22	
Male	71	Select-Preferred	Male	71	Select-Preferred	50.00	564.05	17.47	32.53	
Male	72	Select-Preferred	Male	72	Select-Preferred	50.00	581.26	18.14	31.86	
Male	73	Select-Preferred	Male	73	Select-Preferred	50.00	598.59	18.84	31.16	
Male	74	Select-Preferred	Male	74	Select-Preferred	50.00	616.09	19.59	30.41	
Male	75	Select-Preferred	Male	75	Select-Preferred	50.00	633.82	20.45	29.55	
Male	76	Select-Preferred	Male	76	Select-Preferred	50.00	651.51	21.24	28.76	
Male	77	Select-Preferred	Male	77	Select-Preferred	50.00	669.41	22.17	27.83	
Male	78	Select-Preferred	Male	78	Select-Preferred	50.00	687.33	23.14	26.86	
Male	79	Select-Preferred	Male	79	Select-Preferred	50.00	705.12	24.12	25.88	
Male	80	Select-Preferred	Male	80	Select-Preferred	50.00	722.80	25.21	24.79	
Male	81	Select-Preferred	Male	81	Select-Preferred	50.00	740.13	26.24	23.76	
Male	82	Select-Preferred	Male	82	Select-Preferred	50.00	757.26	27.40	22.60	
Male	83	Select-Preferred	Male	83	Select-Preferred	50.00	774.13	28.63	21.37	
Male	84	Select-Preferred	Male	84	Select-Preferred	50.00	790.70	29.94	20.06	
Male	85	Select-Preferred	Male	85	Select-Preferred	50.00	807.06	31.41	18.59	
Male	86	Select-Preferred	Male	86	Select-Preferred	50.00	823.01	33.00	17.00	
Male	87	Select-Preferred	Male	87	Select-Preferred	50.00	838.52	34.72	15.28	
Male	88	Select-Preferred	Male	88	Select-Preferred	50.00	853.52	36.59	13.41	
Male	89	Select-Preferred	Male	89	Select-Preferred	50.00	863.91	35.47	14.53	
Male	90	Select-Preferred	Male	90	Select-Preferred	50.00	877.60	37.49	12.51	

Table of Per \$1,000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Male	20	Standard	Male	20	Standard	15.19	105.18	2.85	12.34	
Male	21	Standard	Male	21	Standard	15.41	109.26	2.97	12.44	N/A
Male	22	Standard	Male	22	Standard	15.65	113.47	3.09	12.56	
Male	23	Standard	Male	23	Standard	15.89	117.84	3.21	12.68	
Male	24	Standard	Male	24	Standard	16.15	122.38	3.34	12.81	
Male	25	Standard	Male	25	Standard	16.41	127.10	3.48	12.93	
Male	26	Standard	Male	26	Standard	16.70	131.98	3.62	13.08	
Male	27	Standard	Male	27	Standard	16.99	137.05	3.77	13.22	
Male	28	Standard	Male	28	Standard	17.30	142.30	3.93	13.37	
Male	29	Standard	Male	29	Standard	17.63	147.76	4.09	13.54	
Male	30	Standard	Male	30	Standard	17.96	153.42	4.26	13.70	
Male	31	Standard	Male	31	Standard	18.31	159.32	4.44	13.87	
Male	32	Standard	Male	32	Standard	18.70	165.45	4.63	14.07	
Male	33	Standard	Male	33	Standard	19.09	171.81	4.82	14.27	
Male	34	Standard	Male	34	Standard	19.51	178.42	5.02	14.49	
Male	35	Standard	Male	35	Standard	19.95	185.28	5.24	14.71	
Male	36	Standard	Male	36	Standard	20.41	192.40	5.46	14.95	
Male	37	Standard	Male	37	Standard	20.90	199.76	5.69	15.21	
Male	38	Standard	Male	38	Standard	21.41	207.42	5.94	15.47	
Male	39	Standard	Male	39	Standard	21.95	215.33	6.19	15.76	
Male	40	Standard	Male	40	Standard	22.53	223.54	6.46	16.07	
Male	41	Standard	Male	41	Standard	23.13	232.02	6.74	16.39	
Male	42	Standard	Male	42	Standard	23.76	240.79	7.03	16.73	
Male	43	Standard	Male	43	Standard	24.43	249.83	7.33	17.10	
Male	44	Standard	Male	44	Standard	25.14	259.17	7.64	17.50	
Male	45	Standard	Male	45	Standard	25.88	268.78	7.97	17.91	
Male	46	Standard	Male	46	Standard	26.66	278.69	8.31	18.35	
Male	47	Standard	Male	47	Standard	27.49	288.89	8.66	18.83	
Male	48	Standard	Male	48	Standard	28.35	299.40	9.03	19.32	
Male	49	Standard	Male	49	Standard	29.29	310.24	9.42	19.87	
Male	50	Standard	Male	50	Standard	30.26	321.46	9.82	20.44	
Male	51	Standard	Male	51	Standard	31.31	333.01	10.24	21.07	
Male	52	Standard	Male	52	Standard	32.41	344.91	10.67	21.74	
Male	53	Standard	Male	53	Standard	33.59	357.12	11.13	22.46	
Male	54	Standard	Male	54	Standard	34.83	369.62	11.61	23.22	
Male	55	Standard	Male	55	Standard	36.14	382.40	12.10	24.04	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

First Insured			Second Insured			SNFL		Actual	Unamortized	Unamortized
Sex	Issue Age	Risk Class	Sex	Issue Age	Risk Class	Max Excess 1 st Year Expense Allowance	Gross Premium	Excess 1 st Yr Expenses	Excess 1 st Year Expense Allowance	Excess 1 st Year Expense Allowance EOY 1-20
Male	56	Standard	Male	56	Standard	37.53	395.42	12.61	24.92	
Male	57	Standard	Male	57	Standard	38.99	408.70	13.15	25.84	N/A
Male	58	Standard	Male	58	Standard	40.54	422.22	13.70	26.84	
Male	59	Standard	Male	59	Standard	42.19	436.06	14.28	27.91	
Male	60	Standard	Male	60	Standard	43.94	450.19	14.87	29.07	
Male	61	Standard	Male	61	Standard	45.81	464.57	15.47	30.34	
Male	62	Standard	Male	62	Standard	47.79	479.15	16.10	31.69	
Male	63	Standard	Male	63	Standard	49.89	493.89	16.75	33.14	
Male	64	Standard	Male	64	Standard	50.00	508.73	17.44	32.56	
Male	65	Standard	Male	65	Standard	50.00	523.71	18.14	31.86	
Male	66	Standard	Male	66	Standard	50.00	538.80	18.86	31.14	
Male	67	Standard	Male	67	Standard	50.00	554.10	19.59	30.41	
Male	68	Standard	Male	68	Standard	50.00	569.64	20.38	29.62	
Male	69	Standard	Male	69	Standard	50.00	585.35	21.14	28.86	
Male	70	Standard	Male	70	Standard	50.00	601.45	22.01	27.99	
Male	71	Standard	Male	71	Standard	50.00	617.67	22.86	27.14	
Male	72	Standard	Male	72	Standard	50.00	633.87	23.58	26.42	
Male	73	Standard	Male	73	Standard	50.00	650.12	24.36	25.64	
Male	74	Standard	Male	74	Standard	50.00	666.52	25.25	24.75	
Male	75	Standard	Male	75	Standard	50.00	683.26	26.38	23.62	
Male	76	Standard	Male	76	Standard	50.00	699.76	27.34	22.66	
Male	77	Standard	Male	77	Standard	50.00	716.54	28.55	21.45	
Male	78	Standard	Male	78	Standard	50.00	733.29	29.85	20.15	
Male	79	Standard	Male	79	Standard	50.00	749.87	31.18	18.82	
Male	80	Standard	Male	80	Standard	50.00	766.20	32.59	17.41	
Male	81	Standard	Male	81	Standard	50.00	782.37	34.13	15.87	
Male	82	Standard	Male	82	Standard	50.00	798.24	35.76	14.24	
Male	83	Standard	Male	83	Standard	50.00	813.89	37.49	12.51	
Male	84	Standard	Male	84	Standard	50.00	829.40	39.36	10.64	
Male	85	Standard	Male	85	Standard	50.00	844.71	41.37	8.63	
Male	86	Standard	Male	86	Standard	50.00	859.81	43.66	6.34	
Male	87	Standard	Male	87	Standard	50.00	874.51	46.15	3.85	
Male	88	Standard	Male	88	Standard	50.00	888.77	48.86	1.14	
Male	89	Standard	Male	89	Standard	50.00	896.01	46.73	3.27	
Male	90	Standard	Male	90	Standard	50.00	909.17	49.74	0.26	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Male	20	Select-Standard	Male	20	Select-Standard	15.19	105.16	2.83	12.36	
Male	21	Select-Standard	Male	21	Select-Standard	15.41	109.23	2.95	12.46	N/A
Male	22	Select-Standard	Male	22	Select-Standard	15.65	113.45	3.06	12.59	
Male	23	Select-Standard	Male	23	Select-Standard	15.89	117.81	3.19	12.70	
Male	24	Select-Standard	Male	24	Select-Standard	16.15	122.35	3.32	12.83	
Male	25	Select-Standard	Male	25	Select-Standard	16.41	127.06	3.45	12.96	
Male	26	Select-Standard	Male	26	Select-Standard	16.70	131.94	3.59	13.11	
Male	27	Select-Standard	Male	27	Select-Standard	16.99	137.00	3.74	13.25	
Male	28	Select-Standard	Male	28	Select-Standard	17.30	142.25	3.89	13.41	
Male	29	Select-Standard	Male	29	Select-Standard	17.63	147.70	4.05	13.58	
Male	30	Select-Standard	Male	30	Select-Standard	17.96	153.35	4.21	13.75	
Male	31	Select-Standard	Male	31	Select-Standard	18.31	159.24	4.38	13.93	
Male	32	Select-Standard	Male	32	Select-Standard	18.70	165.37	4.56	14.14	
Male	33	Select-Standard	Male	33	Select-Standard	19.09	171.72	4.75	14.34	
Male	34	Select-Standard	Male	34	Select-Standard	19.51	178.31	4.94	14.57	
Male	35	Select-Standard	Male	35	Select-Standard	19.95	185.16	5.15	14.80	
Male	36	Select-Standard	Male	36	Select-Standard	20.41	192.26	5.36	15.05	
Male	37	Select-Standard	Male	37	Select-Standard	20.90	199.61	5.58	15.32	
Male	38	Select-Standard	Male	38	Select-Standard	21.41	207.25	5.81	15.60	
Male	39	Select-Standard	Male	39	Select-Standard	21.95	215.14	6.05	15.90	
Male	40	Select-Standard	Male	40	Select-Standard	22.53	223.33	6.30	16.23	
Male	41	Select-Standard	Male	41	Select-Standard	23.13	231.79	6.56	16.57	
Male	42	Select-Standard	Male	42	Select-Standard	23.76	240.53	6.83	16.93	
Male	43	Select-Standard	Male	43	Select-Standard	24.43	249.55	7.11	17.32	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Male	44	Select-Standard	Male	44	Select-Standard	25.14	258.86	7.40	17.74	
Male	45	Select-Standard	Male	45	Select-Standard	25.88	268.43	7.70	18.18	N/A
Male	46	Select-Standard	Male	46	Select-Standard	26.66	278.30	8.01	18.65	
Male	47	Select-Standard	Male	47	Select-Standard	27.49	288.46	8.33	19.16	
Male	48	Select-Standard	Male	48	Select-Standard	28.35	298.93	8.67	19.68	
Male	49	Select-Standard	Male	49	Select-Standard	29.29	309.74	9.02	20.27	
Male	50	Select-Standard	Male	50	Select-Standard	30.26	320.90	9.39	20.87	
Male	51	Select-Standard	Male	51	Select-Standard	31.31	332.40	9.77	21.54	
Male	52	Select-Standard	Male	52	Select-Standard	32.41	344.25	10.17	22.24	
Male	53	Select-Standard	Male	53	Select-Standard	33.59	356.40	10.58	23.01	
Male	54	Select-Standard	Male	54	Select-Standard	34.83	368.84	11.01	23.82	
Male	55	Select-Standard	Male	55	Select-Standard	36.14	381.55	11.45	24.69	
Male	56	Select-Standard	Male	56	Select-Standard	37.53	394.51	11.91	25.62	
Male	57	Select-Standard	Male	57	Select-Standard	38.99	407.71	12.38	26.61	
Male	58	Select-Standard	Male	58	Select-Standard	40.54	421.14	12.88	27.66	
Male	59	Select-Standard	Male	59	Select-Standard	42.19	434.91	13.39	28.80	
Male	60	Select-Standard	Male	60	Select-Standard	43.94	448.95	13.91	30.03	
Male	61	Select-Standard	Male	61	Select-Standard	45.81	463.25	14.45	31.36	
Male	62	Select-Standard	Male	62	Select-Standard	47.79	477.74	15.01	32.78	
Male	63	Select-Standard	Male	63	Select-Standard	49.89	492.39	15.59	34.30	
Male	64	Select-Standard	Male	64	Select-Standard	50.00	507.13	16.19	33.81	
Male	65	Select-Standard	Male	65	Select-Standard	50.00	521.99	16.82	33.18	
Male	66	Select-Standard	Male	66	Select-Standard	50.00	537.00	17.47	32.53	
Male	67	Select-Standard	Male	67	Select-Standard	50.00	552.20	18.13	31.87	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Male	68	Select-Standard	Male	68	Select-Standard	50.00	567.64	18.83	31.17	
Male	69	Select-Standard	Male	69	Select-Standard	50.00	583.26	19.52	30.48	N/A
Male	70	Select-Standard	Male	70	Select-Standard	50.00	599.23	20.30	29.70	
Male	71	Select-Standard	Male	71	Select-Standard	50.00	615.35	21.06	28.94	
Male	72	Select-Standard	Male	72	Select-Standard	50.00	631.51	21.74	28.26	
Male	73	Select-Standard	Male	73	Select-Standard	50.00	647.69	22.47	27.53	
Male	74	Select-Standard	Male	74	Select-Standard	50.00	663.99	23.28	26.72	
Male	75	Select-Standard	Male	75	Select-Standard	50.00	680.57	24.27	25.73	
Male	76	Select-Standard	Male	76	Select-Standard	50.00	696.97	25.15	24.85	
Male	77	Select-Standard	Male	77	Select-Standard	50.00	713.59	26.22	23.78	
Male	78	Select-Standard	Male	78	Select-Standard	50.00	730.15	27.37	22.63	
Male	79	Select-Standard	Male	79	Select-Standard	50.00	746.53	28.55	21.45	
Male	80	Select-Standard	Male	80	Select-Standard	50.00	762.66	29.79	20.21	
Male	81	Select-Standard	Male	81	Select-Standard	50.00	778.61	31.14	18.86	
Male	82	Select-Standard	Male	82	Select-Standard	50.00	794.24	32.58	17.42	
Male	83	Select-Standard	Male	83	Select-Standard	50.00	809.64	34.12	15.88	
Male	84	Select-Standard	Male	84	Select-Standard	50.00	824.90	35.79	14.21	
Male	85	Select-Standard	Male	85	Select-Standard	50.00	839.94	37.59	12.41	
Male	86	Select-Standard	Male	86	Select-Standard	50.00	854.71	39.61	10.39	
Male	87	Select-Standard	Male	87	Select-Standard	50.00	869.05	41.82	8.18	
Male	88	Select-Standard	Male	88	Select-Standard	50.00	882.94	44.23	5.77	
Male	89	Select-Standard	Male	89	Select-Standard	50.00	890.72	42.51	7.49	
Male	90	Select-Standard	Male	90	Select-Standard	50.00	903.43	45.17	4.83	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Female	20	Nonsmoker	Female	20	Nonsmoker	13.58	74.71	1.99	11.59	
Female	21	Nonsmoker	Female	21	Nonsmoker	13.73	77.66	2.07	11.66	N/A
Female	22	Nonsmoker	Female	22	Nonsmoker	13.89	80.73	2.15	11.74	
Female	23	Nonsmoker	Female	23	Nonsmoker	14.06	83.92	2.24	11.82	
Female	24	Nonsmoker	Female	24	Nonsmoker	14.24	87.24	2.33	11.91	
Female	25	Nonsmoker	Female	25	Nonsmoker	14.41	90.69	2.42	11.99	
Female	26	Nonsmoker	Female	26	Nonsmoker	14.60	94.27	2.52	12.08	
Female	27	Nonsmoker	Female	27	Nonsmoker	14.80	98.00	2.63	12.17	
Female	28	Nonsmoker	Female	28	Nonsmoker	15.01	101.88	2.74	12.27	
Female	29	Nonsmoker	Female	29	Nonsmoker	15.24	105.89	2.85	12.39	
Female	30	Nonsmoker	Female	30	Nonsmoker	15.46	110.08	2.97	12.49	
Female	31	Nonsmoker	Female	31	Nonsmoker	15.70	114.42	3.09	12.61	
Female	32	Nonsmoker	Female	32	Nonsmoker	15.96	118.92	3.22	12.74	
Female	33	Nonsmoker	Female	33	Nonsmoker	16.23	123.62	3.35	12.88	
Female	34	Nonsmoker	Female	34	Nonsmoker	16.50	128.48	3.49	13.01	
Female	35	Nonsmoker	Female	35	Nonsmoker	16.79	133.54	3.64	13.15	
Female	36	Nonsmoker	Female	36	Nonsmoker	17.10	138.79	3.79	13.31	
Female	37	Nonsmoker	Female	37	Nonsmoker	17.41	144.23	3.95	13.46	
Female	38	Nonsmoker	Female	38	Nonsmoker	17.75	149.89	4.11	13.64	
Female	39	Nonsmoker	Female	39	Nonsmoker	18.10	155.76	4.29	13.81	
Female	40	Nonsmoker	Female	40	Nonsmoker	18.48	161.86	4.47	14.01	
Female	41	Nonsmoker	Female	41	Nonsmoker	18.88	168.19	4.66	14.22	
Female	42	Nonsmoker	Female	42	Nonsmoker	19.28	174.75	4.85	14.43	
Female	43	Nonsmoker	Female	43	Nonsmoker	19.71	181.57	5.06	14.65	
Female	44	Nonsmoker	Female	44	Nonsmoker	20.18	188.64	5.28	14.90	
Female	45	Nonsmoker	Female	45	Nonsmoker	20.65	195.97	5.50	15.15	
Female	46	Nonsmoker	Female	46	Nonsmoker	21.16	203.57	5.74	15.42	
Female	47	Nonsmoker	Female	47	Nonsmoker	21.70	211.44	5.98	15.72	
Female	48	Nonsmoker	Female	48	Nonsmoker	22.26	219.59	6.24	16.02	
Female	49	Nonsmoker	Female	49	Nonsmoker	22.85	228.02	6.50	16.35	
Female	50	Nonsmoker	Female	50	Nonsmoker	23.48	236.73	6.78	16.70	
Female	51	Nonsmoker	Female	51	Nonsmoker	24.14	245.75	7.07	17.07	
Female	52	Nonsmoker	Female	52	Nonsmoker	24.84	255.05	7.37	17.47	
Female	53	Nonsmoker	Female	53	Nonsmoker	25.58	264.66	7.68	17.90	
Female	54	Nonsmoker	Female	54	Nonsmoker	26.35	274.57	8.00	18.35	
Female	55	Nonsmoker	Female	55	Nonsmoker	27.18	284.80	8.34	18.84	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Female	56	Nonsmoker	Female	56	Nonsmoker	28.04	295.33	8.70	19.34	
Female	57	Nonsmoker	Female	57	Nonsmoker	28.95	306.19	9.07	19.88	N/A
Female	58	Nonsmoker	Female	58	Nonsmoker	29.93	317.37	9.45	20.48	
Female	59	Nonsmoker	Female	59	Nonsmoker	30.96	328.87	9.85	21.11	
Female	60	Nonsmoker	Female	60	Nonsmoker	32.05	340.70	10.27	21.78	
Female	61	Nonsmoker	Female	61	Nonsmoker	33.21	352.88	10.71	22.50	
Female	62	Nonsmoker	Female	62	Nonsmoker	34.44	365.40	11.16	23.28	
Female	63	Nonsmoker	Female	63	Nonsmoker	35.75	378.28	11.64	24.11	
Female	64	Nonsmoker	Female	64	Nonsmoker	37.15	391.52	12.14	25.01	
Female	65	Nonsmoker	Female	65	Nonsmoker	38.64	405.11	12.66	25.98	
Female	66	Nonsmoker	Female	66	Nonsmoker	40.23	419.08	13.20	27.03	
Female	67	Nonsmoker	Female	67	Nonsmoker	41.93	433.39	13.76	28.17	
Female	68	Nonsmoker	Female	68	Nonsmoker	43.75	448.05	14.35	29.40	
Female	69	Nonsmoker	Female	69	Nonsmoker	45.69	463.06	14.97	30.72	
Female	70	Nonsmoker	Female	70	Nonsmoker	47.78	478.41	15.62	32.16	
Female	71	Nonsmoker	Female	71	Nonsmoker	50.00	494.11	16.31	33.69	
Female	72	Nonsmoker	Female	72	Nonsmoker	50.00	510.13	17.03	32.97	
Female	73	Nonsmoker	Female	73	Nonsmoker	50.00	526.44	17.80	32.20	
Female	74	Nonsmoker	Female	74	Nonsmoker	50.00	542.93	18.54	31.46	
Female	75	Nonsmoker	Female	75	Nonsmoker	50.00	559.75	19.34	30.66	
Female	76	Nonsmoker	Female	76	Nonsmoker	50.00	576.86	20.23	29.77	
Female	77	Nonsmoker	Female	77	Nonsmoker	50.00	594.22	21.18	28.82	
Female	78	Nonsmoker	Female	78	Nonsmoker	50.00	611.79	22.17	27.83	
Female	79	Nonsmoker	Female	79	Nonsmoker	50.00	629.56	23.23	26.77	
Female	80	Nonsmoker	Female	80	Nonsmoker	50.00	647.52	24.36	25.64	
Female	81	Nonsmoker	Female	81	Nonsmoker	50.00	665.63	25.55	24.45	
Female	82	Nonsmoker	Female	82	Nonsmoker	50.00	683.69	26.83	23.17	
Female	83	Nonsmoker	Female	83	Nonsmoker	50.00	701.62	28.19	21.81	
Female	84	Nonsmoker	Female	84	Nonsmoker	50.00	719.51	29.65	20.35	
Female	85	Nonsmoker	Female	85	Nonsmoker	50.00	737.34	31.23	18.77	
Female	86	Nonsmoker	Female	86	Nonsmoker	50.00	755.06	32.96	17.04	
Female	87	Nonsmoker	Female	87	Nonsmoker	50.00	772.86	34.83	15.17	
Female	88	Nonsmoker	Female	88	Nonsmoker	50.00	790.24	36.84	13.16	
Female	89	Nonsmoker	Female	89	Nonsmoker	50.00	802.81	35.55	14.45	
Female	90	Nonsmoker	Female	90	Nonsmoker	50.00	819.12	37.56	12.44	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Female	20	Preferred	Female	20	Preferred	13.58	74.71	1.99	11.59	
Female	21	Preferred	Female	21	Preferred	13.73	77.66	2.07	11.66	N/A
Female	22	Preferred	Female	22	Preferred	13.89	80.72	2.15	11.74	
Female	23	Preferred	Female	23	Preferred	14.06	83.92	2.24	11.82	
Female	24	Preferred	Female	24	Preferred	14.24	87.23	2.33	11.91	
Female	25	Preferred	Female	25	Preferred	14.41	90.68	2.42	11.99	
Female	26	Preferred	Female	26	Preferred	14.60	94.27	2.52	12.08	
Female	27	Preferred	Female	27	Preferred	14.80	97.99	2.62	12.18	
Female	28	Preferred	Female	28	Preferred	15.01	101.87	2.73	12.28	
Female	29	Preferred	Female	29	Preferred	15.24	105.88	2.84	12.40	
Female	30	Preferred	Female	30	Preferred	15.46	110.06	2.96	12.50	
Female	31	Preferred	Female	31	Preferred	15.70	114.40	3.08	12.62	
Female	32	Preferred	Female	32	Preferred	15.96	118.91	3.20	12.76	
Female	33	Preferred	Female	33	Preferred	16.23	123.60	3.33	12.90	
Female	34	Preferred	Female	34	Preferred	16.50	128.46	3.47	13.03	
Female	35	Preferred	Female	35	Preferred	16.79	133.51	3.62	13.17	
Female	36	Preferred	Female	36	Preferred	17.10	138.76	3.76	13.34	
Female	37	Preferred	Female	37	Preferred	17.41	144.20	3.92	13.49	
Female	38	Preferred	Female	38	Preferred	17.75	149.85	4.08	13.67	
Female	39	Preferred	Female	39	Preferred	18.10	155.72	4.26	13.84	
Female	40	Preferred	Female	40	Preferred	18.48	161.81	4.43	14.05	
Female	41	Preferred	Female	41	Preferred	18.88	168.13	4.61	14.27	
Female	42	Preferred	Female	42	Preferred	19.28	174.69	4.81	14.47	
Female	43	Preferred	Female	43	Preferred	19.71	181.50	5.01	14.70	
Female	44	Preferred	Female	44	Preferred	20.18	188.56	5.22	14.96	
Female	45	Preferred	Female	45	Preferred	20.65	195.88	5.43	15.22	
Female	46	Preferred	Female	46	Preferred	21.16	203.47	5.66	15.50	
Female	47	Preferred	Female	47	Preferred	21.70	211.33	5.90	15.80	
Female	48	Preferred	Female	48	Preferred	22.26	219.47	6.14	16.12	
Female	49	Preferred	Female	49	Preferred	22.85	227.89	6.40	16.45	
Female	50	Preferred	Female	50	Preferred	23.48	236.58	6.66	16.82	
Female	51	Preferred	Female	51	Preferred	24.14	245.58	6.94	17.20	
Female	52	Preferred	Female	52	Preferred	24.84	254.87	7.22	17.62	
Female	53	Preferred	Female	53	Preferred	25.58	264.46	7.52	18.06	
Female	54	Preferred	Female	54	Preferred	26.35	274.35	7.83	18.52	
Female	55	Preferred	Female	55	Preferred	27.18	284.55	8.15	19.03	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Female	56	Preferred	Female	56	Preferred	28.04	295.06	8.49	19.55	
Female	57	Preferred	Female	57	Preferred	28.95	305.89	8.83	20.12	N/A
Female	58	Preferred	Female	58	Preferred	29.93	317.03	9.19	20.74	
Female	59	Preferred	Female	59	Preferred	30.96	328.50	9.57	21.39	
Female	60	Preferred	Female	60	Preferred	32.05	340.30	9.96	22.09	
Female	61	Preferred	Female	61	Preferred	33.21	352.44	10.37	22.84	
Female	62	Preferred	Female	62	Preferred	34.44	364.93	10.80	23.64	
Female	63	Preferred	Female	63	Preferred	35.75	377.77	11.25	24.50	
Female	64	Preferred	Female	64	Preferred	37.15	390.96	11.71	25.44	
Female	65	Preferred	Female	65	Preferred	38.64	404.51	12.19	26.45	
Female	66	Preferred	Female	66	Preferred	40.23	418.43	12.70	27.53	
Female	67	Preferred	Female	67	Preferred	41.93	432.71	13.24	28.69	
Female	68	Preferred	Female	68	Preferred	43.75	447.33	13.79	29.96	
Female	69	Preferred	Female	69	Preferred	45.69	462.30	14.38	31.31	
Female	70	Preferred	Female	70	Preferred	47.78	477.61	15.00	32.78	
Female	71	Preferred	Female	71	Preferred	50.00	493.26	15.64	34.36	
Female	72	Preferred	Female	72	Preferred	50.00	509.22	16.33	33.67	
Female	73	Preferred	Female	73	Preferred	50.00	525.47	17.05	32.95	
Female	74	Preferred	Female	74	Preferred	50.00	541.93	17.75	32.25	
Female	75	Preferred	Female	75	Preferred	50.00	558.69	18.52	31.48	
Female	76	Preferred	Female	76	Preferred	50.00	575.73	19.35	30.65	
Female	77	Preferred	Female	77	Preferred	50.00	593.01	20.24	29.76	
Female	78	Preferred	Female	78	Preferred	50.00	610.50	21.17	28.83	
Female	79	Preferred	Female	79	Preferred	50.00	628.18	22.15	27.85	
Female	80	Preferred	Female	80	Preferred	50.00	646.04	23.20	26.80	
Female	81	Preferred	Female	81	Preferred	50.00	664.05	24.31	25.69	
Female	82	Preferred	Female	82	Preferred	50.00	682.00	25.50	24.50	
Female	83	Preferred	Female	83	Preferred	50.00	699.81	26.76	23.24	
Female	84	Preferred	Female	84	Preferred	50.00	717.57	28.11	21.89	
Female	85	Preferred	Female	85	Preferred	50.00	735.25	29.58	20.42	
Female	86	Preferred	Female	86	Preferred	50.00	752.81	31.17	18.83	
Female	87	Preferred	Female	87	Preferred	50.00	770.43	32.89	17.11	
Female	88	Preferred	Female	88	Preferred	50.00	787.64	34.75	15.25	
Female	89	Preferred	Female	89	Preferred	50.00	800.45	33.63	16.37	
Female	90	Preferred	Female	90	Preferred	50.00	816.61	35.52	14.48	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Female	20	Select-Preferred	Female	20	Select-Preferred	13.58	74.71	1.99	11.59	
Female	21	Select-Preferred	Female	21	Select-Preferred	13.73	77.66	2.07	11.66	N/A
Female	22	Select-Preferred	Female	22	Select-Preferred	13.89	80.72	2.15	11.74	
Female	23	Select-Preferred	Female	23	Select-Preferred	14.06	83.91	2.23	11.83	
Female	24	Select-Preferred	Female	24	Select-Preferred	14.24	87.23	2.32	11.92	
Female	25	Select-Preferred	Female	25	Select-Preferred	14.41	90.68	2.42	11.99	
Female	26	Select-Preferred	Female	26	Select-Preferred	14.60	94.26	2.51	12.09	
Female	27	Select-Preferred	Female	27	Select-Preferred	14.80	97.99	2.61	12.19	
Female	28	Select-Preferred	Female	28	Select-Preferred	15.01	101.86	2.72	12.29	
Female	29	Select-Preferred	Female	29	Select-Preferred	15.24	105.88	2.83	12.41	
Female	30	Select-Preferred	Female	30	Select-Preferred	15.46	110.06	2.95	12.51	
Female	31	Select-Preferred	Female	31	Select-Preferred	15.70	114.40	3.07	12.63	
Female	32	Select-Preferred	Female	32	Select-Preferred	15.96	118.90	3.19	12.77	
Female	33	Select-Preferred	Female	33	Select-Preferred	16.23	123.59	3.32	12.91	
Female	34	Select-Preferred	Female	34	Select-Preferred	16.50	128.45	3.46	13.04	
Female	35	Select-Preferred	Female	35	Select-Preferred	16.79	133.50	3.60	13.19	
Female	36	Select-Preferred	Female	36	Select-Preferred	17.10	138.75	3.75	13.35	
Female	37	Select-Preferred	Female	37	Select-Preferred	17.41	144.19	3.91	13.50	
Female	38	Select-Preferred	Female	38	Select-Preferred	17.75	149.84	4.07	13.68	
Female	39	Select-Preferred	Female	39	Select-Preferred	18.10	155.71	4.24	13.86	
Female	40	Select-Preferred	Female	40	Select-Preferred	18.48	161.80	4.42	14.06	
Female	41	Select-Preferred	Female	41	Select-Preferred	18.88	168.12	4.60	14.28	
Female	42	Select-Preferred	Female	42	Select-Preferred	19.28	174.67	4.79	14.49	
Female	43	Select-Preferred	Female	43	Select-Preferred	19.71	181.48	4.99	14.72	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Female	44	Select-Preferred	Female	44	Select-Preferred	20.18	188.54	5.19	14.99	
Female	45	Select-Preferred	Female	45	Select-Preferred	20.65	195.86	5.41	15.24	N/A
Female	46	Select-Preferred	Female	46	Select-Preferred	21.16	203.45	5.63	15.53	
Female	47	Select-Preferred	Female	47	Select-Preferred	21.70	211.30	5.86	15.84	
Female	48	Select-Preferred	Female	48	Select-Preferred	22.26	219.43	6.11	16.15	
Female	49	Select-Preferred	Female	49	Select-Preferred	22.85	227.85	6.36	16.49	
Female	50	Select-Preferred	Female	50	Select-Preferred	23.48	236.54	6.62	16.86	
Female	51	Select-Preferred	Female	51	Select-Preferred	24.14	245.54	6.89	17.25	
Female	52	Select-Preferred	Female	52	Select-Preferred	24.84	254.82	7.18	17.66	
Female	53	Select-Preferred	Female	53	Select-Preferred	25.58	264.41	7.47	18.11	
Female	54	Select-Preferred	Female	54	Select-Preferred	26.35	274.29	7.77	18.58	
Female	55	Select-Preferred	Female	55	Select-Preferred	27.18	284.49	8.09	19.09	
Female	56	Select-Preferred	Female	56	Select-Preferred	28.04	294.99	8.42	19.62	
Female	57	Select-Preferred	Female	57	Select-Preferred	28.95	305.81	8.76	20.19	
Female	58	Select-Preferred	Female	58	Select-Preferred	29.93	316.95	9.11	20.82	
Female	59	Select-Preferred	Female	59	Select-Preferred	30.96	328.40	9.48	21.48	
Female	60	Select-Preferred	Female	60	Select-Preferred	32.05	340.19	9.86	22.19	
Female	61	Select-Preferred	Female	61	Select-Preferred	33.21	352.33	10.26	22.95	
Female	62	Select-Preferred	Female	62	Select-Preferred	34.44	364.80	10.68	23.76	
Female	63	Select-Preferred	Female	63	Select-Preferred	35.75	377.63	11.12	24.63	
Female	64	Select-Preferred	Female	64	Select-Preferred	37.15	390.80	11.57	25.58	
Female	65	Select-Preferred	Female	65	Select-Preferred	38.64	404.34	12.04	26.60	
Female	66	Select-Preferred	Female	66	Select-Preferred	40.23	418.25	12.55	27.68	
Female	67	Select-Preferred	Female	67	Select-Preferred	41.93	432.52	13.08	28.85	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Female	68	Select-Preferred	Female	68	Select-Preferred	43.75	447.13	13.63	30.12	
Female	69	Select-Preferred	Female	69	Select-Preferred	45.69	462.10	14.21	31.48	N/A
Female	70	Select-Preferred	Female	70	Select-Preferred	47.78	477.39	14.82	32.96	
Female	71	Select-Preferred	Female	71	Select-Preferred	50.00	493.02	15.45	34.55	
Female	72	Select-Preferred	Female	72	Select-Preferred	50.00	508.98	16.13	33.87	
Female	73	Select-Preferred	Female	73	Select-Preferred	50.00	525.20	16.83	33.17	
Female	74	Select-Preferred	Female	74	Select-Preferred	50.00	541.65	17.53	32.47	
Female	75	Select-Preferred	Female	75	Select-Preferred	50.00	558.40	18.28	31.72	
Female	76	Select-Preferred	Female	76	Select-Preferred	50.00	575.42	19.09	30.91	
Female	77	Select-Preferred	Female	77	Select-Preferred	50.00	592.68	19.96	30.04	
Female	78	Select-Preferred	Female	78	Select-Preferred	50.00	610.15	20.87	29.13	
Female	79	Select-Preferred	Female	79	Select-Preferred	50.00	627.81	21.83	28.17	
Female	80	Select-Preferred	Female	80	Select-Preferred	50.00	645.64	22.86	27.14	
Female	81	Select-Preferred	Female	81	Select-Preferred	50.00	663.63	23.95	26.05	
Female	82	Select-Preferred	Female	82	Select-Preferred	50.00	681.55	25.12	24.88	
Female	83	Select-Preferred	Female	83	Select-Preferred	50.00	699.32	26.35	23.65	
Female	84	Select-Preferred	Female	84	Select-Preferred	50.00	717.05	27.68	22.32	
Female	85	Select-Preferred	Female	85	Select-Preferred	50.00	734.69	29.11	20.89	
Female	86	Select-Preferred	Female	86	Select-Preferred	50.00	752.21	30.67	19.33	
Female	87	Select-Preferred	Female	87	Select-Preferred	50.00	769.79	32.36	17.64	
Female	88	Select-Preferred	Female	88	Select-Preferred	50.00	786.95	34.18	15.82	
Female	89	Select-Preferred	Female	89	Select-Preferred	50.00	799.82	33.11	16.89	
Female	90	Select-Preferred	Female	90	Select-Preferred	50.00	815.94	34.97	15.03	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

First Insured			Second Insured			SNFL		Actual	Unamortized	Unamortized
Sex	Issue Age	Risk Class	Sex	Issue Age	Risk Class	Max Excess 1 st Year Expense Allowance	Gross Premium	Excess 1 st Yr Expenses	Excess 1 st Year Expense Allowance	Excess 1 st Year Expense Allowance EOY 1-20
Female	20	Standard	Female	20	Standard	14.54	93.20	2.60	11.94	
Female	21	Standard	Female	21	Standard	14.74	96.87	2.70	12.04	N/A
Female	22	Standard	Female	22	Standard	14.94	100.69	2.81	12.13	
Female	23	Standard	Female	23	Standard	15.16	104.66	2.93	12.23	
Female	24	Standard	Female	24	Standard	15.39	108.77	3.05	12.34	
Female	25	Standard	Female	25	Standard	15.61	113.06	3.18	12.43	
Female	26	Standard	Female	26	Standard	15.86	117.50	3.31	12.55	
Female	27	Standard	Female	27	Standard	16.13	122.12	3.45	12.68	
Female	28	Standard	Female	28	Standard	16.40	126.91	3.60	12.80	
Female	29	Standard	Female	29	Standard	16.68	131.88	3.75	12.93	
Female	30	Standard	Female	30	Standard	16.98	137.04	3.91	13.07	
Female	31	Standard	Female	31	Standard	17.29	142.40	4.08	13.21	
Female	32	Standard	Female	32	Standard	17.63	147.97	4.25	13.38	
Female	33	Standard	Female	33	Standard	17.96	153.74	4.43	13.53	
Female	34	Standard	Female	34	Standard	18.33	159.72	4.62	13.71	
Female	35	Standard	Female	35	Standard	18.71	165.93	4.82	13.89	
Female	36	Standard	Female	36	Standard	19.11	172.37	5.02	14.09	
Female	37	Standard	Female	37	Standard	19.53	179.03	5.24	14.29	
Female	38	Standard	Female	38	Standard	19.98	185.93	5.46	14.52	
Female	39	Standard	Female	39	Standard	20.44	193.10	5.70	14.74	
Female	40	Standard	Female	40	Standard	20.93	200.51	5.94	14.99	
Female	41	Standard	Female	41	Standard	21.45	208.21	6.20	15.25	
Female	42	Standard	Female	42	Standard	21.99	216.17	6.47	15.52	
Female	43	Standard	Female	43	Standard	22.56	224.42	6.75	15.81	
Female	44	Standard	Female	44	Standard	23.16	232.95	7.03	16.13	
Female	45	Standard	Female	45	Standard	23.80	241.77	7.34	16.46	
Female	46	Standard	Female	46	Standard	24.48	250.89	7.65	16.83	
Female	47	Standard	Female	47	Standard	25.19	260.30	7.98	17.21	
Female	48	Standard	Female	48	Standard	25.94	269.99	8.32	17.62	
Female	49	Standard	Female	49	Standard	26.73	279.97	8.67	18.06	
Female	50	Standard	Female	50	Standard	27.55	290.22	9.04	18.51	
Female	51	Standard	Female	51	Standard	28.43	300.73	9.41	19.02	
Female	52	Standard	Female	52	Standard	29.35	311.51	9.80	19.55	
Female	53	Standard	Female	53	Standard	30.33	322.56	10.20	20.13	
Female	54	Standard	Female	54	Standard	31.34	333.87	10.62	20.72	
Female	55	Standard	Female	55	Standard	32.41	345.43	11.04	21.37	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

First Insured			Second Insured			SNFL		Actual	Unamortized	Unamortized
Sex	Issue Age	Risk Class	Sex	Issue Age	Risk Class	Max Excess 1st Year Expense Allowance	Gross Premium	Excess 1st Yr Expenses	Excess 1st Year Expense Allowance	Excess 1st Year Expense Allowance EOY 1-20
Female	56	Standard	Female	56	Standard	33.55	357.25	11.49	22.06	
Female	57	Standard	Female	57	Standard	34.75	369.33	11.95	22.80	N/A
Female	58	Standard	Female	58	Standard	36.01	381.66	12.42	23.59	
Female	59	Standard	Female	59	Standard	37.35	394.26	12.92	24.43	
Female	60	Standard	Female	60	Standard	38.75	407.11	13.43	25.32	
Female	61	Standard	Female	61	Standard	40.25	420.22	13.95	26.30	
Female	62	Standard	Female	62	Standard	41.84	433.60	14.50	27.34	
Female	63	Standard	Female	63	Standard	43.51	447.21	15.06	28.45	
Female	64	Standard	Female	64	Standard	45.30	461.09	15.64	29.66	
Female	65	Standard	Female	65	Standard	47.19	475.21	16.23	30.96	
Female	66	Standard	Female	66	Standard	49.21	489.59	16.84	32.37	
Female	67	Standard	Female	67	Standard	50.00	504.20	17.46	32.54	
Female	68	Standard	Female	68	Standard	50.00	519.03	18.11	31.89	
Female	69	Standard	Female	69	Standard	50.00	534.05	18.76	31.24	
Female	70	Standard	Female	70	Standard	50.00	549.24	19.44	30.56	
Female	71	Standard	Female	71	Standard	50.00	564.50	20.07	29.93	
Female	72	Standard	Female	72	Standard	50.00	580.12	20.93	29.07	
Female	73	Standard	Female	73	Standard	50.00	595.87	21.84	28.16	
Female	74	Standard	Female	74	Standard	50.00	611.70	22.81	27.19	
Female	75	Standard	Female	75	Standard	50.00	627.61	23.85	26.15	
Female	76	Standard	Female	76	Standard	50.00	643.70	25.01	24.99	
Female	77	Standard	Female	77	Standard	50.00	659.87	26.23	23.77	
Female	78	Standard	Female	78	Standard	50.00	676.09	27.51	22.49	
Female	79	Standard	Female	79	Standard	50.00	692.36	28.88	21.12	
Female	80	Standard	Female	80	Standard	50.00	708.69	30.36	19.64	
Female	81	Standard	Female	81	Standard	50.00	725.05	31.95	18.05	
Female	82	Standard	Female	82	Standard	50.00	741.07	33.63	16.37	
Female	83	Standard	Female	83	Standard	50.00	756.65	35.37	14.63	
Female	84	Standard	Female	84	Standard	50.00	771.96	37.22	12.78	
Female	85	Standard	Female	85	Standard	50.00	787.08	39.28	10.72	
Female	86	Standard	Female	86	Standard	50.00	801.95	41.44	8.56	
Female	87	Standard	Female	87	Standard	50.00	816.92	43.75	6.25	
Female	88	Standard	Female	88	Standard	50.00	831.43	46.26	3.74	
Female	89	Standard	Female	89	Standard	50.00	839.36	44.15	5.85	
Female	90	Standard	Female	90	Standard	50.00	853.11	46.89	3.11	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Female	20	Select-Standard	Female	20	Select-Standard	14.54	93.18	2.59	11.95	
Female	21	Select-Standard	Female	21	Select-Standard	14.74	96.85	2.69	12.05	N/A
Female	22	Select-Standard	Female	22	Select-Standard	14.94	100.67	2.80	12.14	
Female	23	Select-Standard	Female	23	Select-Standard	15.16	104.64	2.91	12.25	
Female	24	Select-Standard	Female	24	Select-Standard	15.39	108.75	3.03	12.36	
Female	25	Select-Standard	Female	25	Select-Standard	15.61	113.03	3.16	12.45	
Female	26	Select-Standard	Female	26	Select-Standard	15.86	117.47	3.29	12.57	
Female	27	Select-Standard	Female	27	Select-Standard	16.13	122.08	3.43	12.70	
Female	28	Select-Standard	Female	28	Select-Standard	16.40	126.87	3.57	12.83	
Female	29	Select-Standard	Female	29	Select-Standard	16.68	131.83	3.71	12.97	
Female	30	Select-Standard	Female	30	Select-Standard	16.98	136.99	3.87	13.11	
Female	31	Select-Standard	Female	31	Select-Standard	17.29	142.34	4.03	13.26	
Female	32	Select-Standard	Female	32	Select-Standard	17.63	147.90	4.20	13.43	
Female	33	Select-Standard	Female	33	Select-Standard	17.96	153.66	4.37	13.59	
Female	34	Select-Standard	Female	34	Select-Standard	18.33	159.63	4.55	13.78	
Female	35	Select-Standard	Female	35	Select-Standard	18.71	165.83	4.74	13.97	
Female	36	Select-Standard	Female	36	Select-Standard	19.11	172.25	4.93	14.18	
Female	37	Select-Standard	Female	37	Select-Standard	19.53	178.90	5.14	14.39	
Female	38	Select-Standard	Female	38	Select-Standard	19.98	185.78	5.35	14.63	
Female	39	Select-Standard	Female	39	Select-Standard	20.44	192.93	5.57	14.87	
Female	40	Select-Standard	Female	40	Select-Standard	20.93	200.33	5.80	15.13	
Female	41	Select-Standard	Female	41	Select-Standard	21.45	208.00	6.04	15.41	
Female	42	Select-Standard	Female	42	Select-Standard	21.99	215.95	6.29	15.70	
Female	43	Select-Standard	Female	43	Select-Standard	22.56	224.17	6.55	16.01	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Female	44	Select-Standard	Female	44	Select-Standard	23.16	232.67	6.82	16.34	
Female	45	Select-Standard	Female	45	Select-Standard	23.80	241.47	7.10	16.70	N/A
Female	46	Select-Standard	Female	46	Select-Standard	24.48	250.55	7.39	17.09	
Female	47	Select-Standard	Female	47	Select-Standard	25.19	259.93	7.70	17.49	
Female	48	Select-Standard	Female	48	Select-Standard	25.94	269.59	8.01	17.93	
Female	49	Select-Standard	Female	49	Select-Standard	26.73	279.53	8.33	18.40	
Female	50	Select-Standard	Female	50	Select-Standard	27.55	289.74	8.67	18.88	
Female	51	Select-Standard	Female	51	Select-Standard	28.43	300.22	9.01	19.42	
Female	52	Select-Standard	Female	52	Select-Standard	29.35	310.95	9.37	19.98	
Female	53	Select-Standard	Female	53	Select-Standard	30.33	321.95	9.74	20.59	
Female	54	Select-Standard	Female	54	Select-Standard	31.34	333.22	10.12	21.22	
Female	55	Select-Standard	Female	55	Select-Standard	32.41	344.74	10.51	21.90	
Female	56	Select-Standard	Female	56	Select-Standard	33.55	356.51	10.91	22.64	
Female	57	Select-Standard	Female	57	Select-Standard	34.75	368.53	11.33	23.42	
Female	58	Select-Standard	Female	58	Select-Standard	36.01	380.81	11.76	24.25	
Female	59	Select-Standard	Female	59	Select-Standard	37.35	393.34	12.21	25.14	
Female	60	Select-Standard	Female	60	Select-Standard	38.75	406.13	12.68	26.07	
Female	61	Select-Standard	Female	61	Select-Standard	40.25	419.19	13.16	27.09	
Female	62	Select-Standard	Female	62	Select-Standard	41.84	432.50	13.65	28.19	
Female	63	Select-Standard	Female	63	Select-Standard	43.51	446.04	14.16	29.35	
Female	64	Select-Standard	Female	64	Select-Standard	45.30	459.85	14.68	30.62	
Female	65	Select-Standard	Female	65	Select-Standard	47.19	473.90	15.22	31.97	
Female	66	Select-Standard	Female	66	Select-Standard	49.21	488.23	15.79	33.42	
Female	67	Select-Standard	Female	67	Select-Standard	50.00	502.79	16.37	33.63	

Table of Per \$1,000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Female	68	Select-Standard	Female	68	Select-Standard	50.00	517.56	16.97	33.03	
Female	69	Select-Standard	Female	69	Select-Standard	50.00	532.53	17.59	32.41	N/A
Female	70	Select-Standard	Female	70	Select-Standard	50.00	547.67	18.22	31.78	
Female	71	Select-Standard	Female	71	Select-Standard	50.00	562.89	18.82	31.18	
Female	72	Select-Standard	Female	72	Select-Standard	50.00	578.42	19.59	30.41	
Female	73	Select-Standard	Female	73	Select-Standard	50.00	594.04	20.41	29.59	
Female	74	Select-Standard	Female	74	Select-Standard	50.00	609.75	21.28	28.72	
Female	75	Select-Standard	Female	75	Select-Standard	50.00	625.52	22.20	27.80	
Female	76	Select-Standard	Female	76	Select-Standard	50.00	641.44	23.22	26.78	
Female	77	Select-Standard	Female	77	Select-Standard	50.00	657.43	24.30	25.70	
Female	78	Select-Standard	Female	78	Select-Standard	50.00	673.46	25.43	24.57	
Female	79	Select-Standard	Female	79	Select-Standard	50.00	689.54	26.64	23.36	
Female	80	Select-Standard	Female	80	Select-Standard	50.00	705.65	27.94	22.06	
Female	81	Select-Standard	Female	81	Select-Standard	50.00	721.77	29.34	20.66	
Female	82	Select-Standard	Female	82	Select-Standard	50.00	737.54	30.82	19.18	
Female	83	Select-Standard	Female	83	Select-Standard	50.00	752.88	32.37	17.63	
Female	84	Select-Standard	Female	84	Select-Standard	50.00	767.94	34.01	15.99	
Female	85	Select-Standard	Female	85	Select-Standard	50.00	782.76	35.84	14.16	
Female	86	Select-Standard	Female	86	Select-Standard	50.00	797.34	37.77	12.23	
Female	87	Select-Standard	Female	87	Select-Standard	50.00	812.02	39.86	10.14	
Female	88	Select-Standard	Female	88	Select-Standard	50.00	826.24	42.13	7.87	
Female	89	Select-Standard	Female	89	Select-Standard	50.00	834.69	40.41	9.59	
Female	90	Select-Standard	Female	90	Select-Standard	50.00	848.11	42.89	7.11	

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION
(A DELAWARE CORPORATION)

ACTUARIAL DESCRIPTION OF
SURVIVORSHIP UNIVERSAL LIFE INSURANCE POLICIES

Unisex Version
Policy Form 308-180

I. DESCRIPTION OF POLICY CHARACTERISTICS

This policy provides universal life insurance coverage while at least one of two insureds is alive. The issue age range is 20 – 90. The minimum face amount is \$250,000.

A. Death Benefits

Insurance on the life of the insureds is integrated with the cash value of the policy under one of three options.

Under Option One, the life insurance benefit is level and equal to the face amount, except that the benefit will be automatically increased so that it is always at least equal to the cash value multiplied by the applicable percentage of the cash value specified under Section 7702 of the IRC.

Under Option Two, the life insurance benefit is equal to the face amount plus the cash value, except that the benefit will be automatically increased so that it is always at least equal to the cash value multiplied by the applicable percentage of the cash value specified under Section 7702 of the IRC.

Under Option Three, the life insurance benefit is equal to the face amount plus the cumulative premiums paid less cumulative partial surrenders, except that the benefit will be automatically increased so that it is always at least equal to the cash value multiplied by the applicable percentage of the cash value specified under Section 7702 of the IRC.

B. Cash Value

The gross premium less the maximum sales expense charge is applied to the cash value. The maximum sales expense charge is a percentage of gross premiums paid up to the “target premium,” and a separate percentage applied to gross premiums above the target premium.

On a monthly basis, the cash value is reduced by the following monthly charges:

- a monthly contract charge,
- a monthly charge per \$1000 of face amount,
- a percent of target premium charge*,
- a monthly cost of insurance charge (based on the net amount at risk) for the base policy, and
- the monthly cost of any riders.

* Note: this charge is translated into and administered as an additional per 1000 charge

C. **Cash Surrender Value**

The cash surrender value is equal to the cash value less loans and accrued loan interest. There are no surrender charges. The company reserves the right to charge a \$25 fee for partial surrenders.

D. **Nonforfeiture Benefits**

If the policyowner ceases paying premiums, the rates for calculating the cost of insurance will be the same as those used while on a premium-paying basis. The policy will remain in force for as long as the cash surrender value will pay the monthly charges, including the monthly cost of insurance charge.

E. **Maturity Benefit**

The policy has no stated maturity date. At any time, the policy may be surrendered for its cash surrender value. When the younger insured is age 121, the death benefit of the policy is not decreased. At that point the cash value is set equal to the death benefit. After that, no charges will be deducted from the policy, and the cash value will accumulate at interest.

F. **Flexibility**

At issue the owner selects both a premium amount and an amount of insurance subject to minimum and maximum limits.

A continuation of the original combination of premium and amount of insurance will result in a coverage period, which could range from a very short-term coverage to the coverage for the life of the insureds, depending upon the relationship of the selected values.

At any time while the policy is in force, the owner may change the premiums and/or the amounts of insurance. However, premiums may not be paid after the younger insured's age 121. Decreases in face amount may not lower the amount of insurance below the minimum amount. Evidence of insurability may be required for any increase in amount of insurance.

II. BASIS OF VALUES

A. Interest

The minimum guaranteed interest rate applied in the calculation of cash values under this policy is 3% per annum. The company may apply an increased rate of interest in the calculation of cash values. The currently credited interest rate varies by face amount band and duration from the policy date. Any additional interest in excess of 3% is applied to any excess of the value of the policy over any loan outstanding against the policy.

B. Cost of Insurance

The guaranteed maximum cost of insurance rates applied in the calculation of cash values for this policy are based on the 2001 Commissioner's Standard Ordinary Mortality Table, ANB, Unisex (50% Male), Smoker and Nonsmoker versions. The formula for calculating these maximum term charges is contained in Appendix A.

The company may use cost of insurance rates that produce a lower cost of insurance, thus producing higher cash values than those generated by the guaranteed rates.

C. Basic Cash Value Calculation

Definitions

x	=	age nearest birthday of older insured at issue
y	=	age nearest birthday of younger insured at issue
t	=	duration from original issue date measured in months
i	=	guaranteed monthly interest rate
i_t	=	interest rate applied to cash value for month t .

Note: Interest is credited on a daily basis, so the actual effective monthly interest rate will depend on the number of days in a policy month. While the monthly guaranteed interest rate will therefore vary, it will be close to $1.03^{1/12} - 1$, some months being greater and some months being less than this amount. The interest factor used in calculating cost of insurance (i.e., in the expression $F_t / 1.03^{t/12}$), however, will always be equal to $1.03^{1/12}$.

q_{x+t}	=	maximum cost of insurance rate for insured x for duration t .
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- q_{y+t} = maximum cost of insurance rate for insured y for duration t .
- $q_{x,y+t}$ = maximum frasierized cost of insurance rate for insureds x and y for duration t as defined in Appendix A.
- ${}^m q_{x,y+t}$ = maximum monthly frasierized cost of insurance rate for insureds x and y for duration t as defined in Appendix A.
- F_t = total death benefit in month t , calculated according to the Death Benefit option chosen.

AC_t = Monthly contract charges in month t , consisting of:

Monthly administrative charge guaranteed to be no greater than \$24 per month, and

Monthly charge per \$1000 of face amount guaranteed not to exceed the current value which varies by age and risk class, and

Monthly Percent of Target Premium charges guaranteed to be no greater than $1/12^{\text{th}}$ of the following annual calculations:

Year 2:	30% of the target premium
Years 3-4:	20% of the target premium
Year 5:	10% of the target premium
Years 6+:	zero

G_t = gross premium collected in month t . All premiums are assumed to be paid monthly.

P_t = net premium credited to cash values. The maximum percent of premium charges are as follows:

Years	Up To Target	Above Target
1	40%	6.5%
2+	10%	6.5%

C_t = maximum monthly cost of insurance for month t .

$$= {}^m q_{x,y+t} \cdot \left[\frac{F_t}{1.03^{1/12}} - ({}_{t-1}CV + P_t - AC_t) \right]$$

$$\begin{aligned}
{}_t CV &= \text{cash value at end of month } t. \\
&= ({}_{t-1} CV + P_t - AC_t - C_t) \cdot (1 + i_t) \\
&\quad (\text{See note above on } i_t)
\end{aligned}$$

III. Certification and Demonstration of Compliance with the Nonforfeiture Provisions of NAIC Universal Life Model Regulation Relating to Life Insurance

Certification

In my opinion, the nonforfeiture values available under this policy equal or exceed the minimums required under Section 6A of the NAIC Universal Life Insurance Regulation, Model #585 for all ages, rate classes, and durations at which the policy is available.

I have performed the following analysis, in accordance with all applicable actuarial Standards of Practice and Actuarial Guidelines, in support of this opinion:

Demonstration

The policy guaranteed and current expense charges are as shown in the following tables.

Guaranteed Maximum Expense Charges:

Load Type	<i>Annual Charge</i>							
	Yr 1	Yr 2	Yr 3-4	Yr 5	Yr 6-10	Yrs 11-15	Yrs 16-20	Yrs 21+
Premium Charge Up To Target*	40.00%	40.00%	30.00%	20.00%	10.00%	10.00%	10.00%	10.00%
Premium Charge Above Target	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
Per Policy Charge	\$288	\$288	\$288	\$288	\$288	\$288	\$288	\$288
Per 1000 charge*	\$A	\$B	\$B	\$0	\$0	\$0	\$0	\$0

Current Expense Charges:

Load Type	<i>Annual Charge</i>							
	Yr 1	Yr 2	Yr 3-4	Yr 5	Yr 6-10	Yrs 11-15	Yrs 16-20	Yrs 21+
Premium Charge Up To Target*	40.00%	40.00%	30.00%	20.00%	10.00%	4.00%	4.00%	4.00%
Premium Charge Above Target	5.00%	5.00%	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%
Per Policy Charge	\$288	\$288	\$288	\$288	\$288	\$288	\$288	\$120
Per 1000 charge*	\$A	\$B	\$B	\$0	\$0	\$0	\$0	\$0

*Notes:

- (1) Percent of target premium charges are aggregated with the premium load.
- (2) Premium charges are inclusive of taxes
- (3) Per 1000 charges vary by age and risk class. They may differ in year 1 vs. years 2-4.

The “Actual Excess 1st Year Expenses” are determined by x-y where:

- x is the amount of the expense charges made in the first policy year.
y is the arithmetic average of the corresponding charges which the policy states would be imposed in policy years two through twenty.

While the policy only provides the guaranteed maximum rates, the illustration shows current charges. In this case it is most conservative to use the guaranteed maximum first year charges and the current renewal charges (results in the greatest “excess first year expense charge”).

Derivation of y:

$$\text{Premium Charge Up To Target} = \frac{(1 \cdot 40\%) + (2 \cdot 30\%) + (1 \cdot 20\%) + (5 \cdot 10\%) + (10 \cdot 4\%)}{19}$$

= 11.05%, rounded to 2 places

$$\text{Premium Charge Above Target} = \frac{(9 \cdot 5\%) + (10 \cdot 4\%)}{19} = 4.47\%, \text{ rounded to 2 places}$$

$$\text{Per Policy Charge} = \frac{(19 \cdot 288)}{19} = 288$$

$$\text{Per 1000 Charge} = \frac{(3 \cdot B)}{19}$$

Note: All y values are rounded down. This is again for conservatism as lower values increase “Actual Excess 1st Year Expenses.”

Load Type	First Year (x)	Renewal Years (y)	Difference (x-y)
Premium Charge Up To Target	40.00%	11.05%	28.95%
Premium Charge Above Target	6.50%	4.47%	2.03%
Per Policy Charge	\$288	\$288	\$0
Per 1000 Charge	\$A	3B/19	A-(3B/19)

Thus the “Actual Excess 1st Year Expenses” per 1000 of face amount (EX) are given by:

$$EX = (.2895 \cdot \min\{\text{gross prem}, \text{target prem}\}) + (.0203 \cdot \max\{\text{gross prem} - \text{target prem}, 0\}) + (A - (3B/19))$$

Note: gross premium and target premium are expressed on a per \$1000 basis.

EX is maximized when the gross premium (GP) is high. For the purpose of this demonstration, we will assume that the GP paid is the premium such that the initial cash value net of the premium load equals the net single premium (NSP) that will fund the face amount. (Note that this is an unlikely and extremely high premium pattern. The net level premium or guideline annual premium may be more appropriate, but the NSP is the most conservative assumption.)

Since the assumed premium (GP) is always greater than the target premium, EX can be rewritten as:

$$EX = .2895 \cdot target + .0203 \cdot (GP - target) + (A - (3B/19)) \quad or$$

$$EX = .2692 \cdot target + .0203 \cdot GP + (A - (3B/19))$$

The “Maximum Excess 1st Year Expense Allowance” per \$1000 is given by:

$$MaxEA = 10 + \min \{1.25 \cdot NLP, 40\} \quad \text{where}$$

NLP = Nonforfeiture Net Level Premium per \$1000 of face amount

Note: Both the NSP and the NLP are calculated using the mortality tables specified in section II.B.

To satisfy the requirement that the Excess 1st Year Expense Allowance is less than the Maximum Excess 1st Year Expense Allowance, MaxEA must be at least as great as EX for all issue age, sex, and risk class combinations. We have tested this for all issue age, sex, and risk class combinations. The results of the same issue age, same sex, and same risk class combinations are attached as Appendix B-1b. A detailed set of calculations showing compliance on a particular sample cell is attached as Appendix B-1a.

We have not included an Appendix B-2 listing details on surrender charges since this product does not have any such charges.

By Samantha Hawson, FSA, MAAA, Associate Actuary



Signature

July 31, 2008

Date

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

Appendix A

FORMULA FOR MAXIMUM TERM CHARGES FOR SURVIVORSHIP UNIVERSAL LIFE INSURANCE POLICIES

The maximum monthly term charge per \$1 is

$${}^m q_{\overline{x,y+t}} = 1 - (1 - q_{\overline{x,y+t}})^{1/12}$$

where $q_{\overline{x,y+t}}$ is the annual rate from the 2001 CSO Table as specified in Section II.B.

Sample Calculation for Male and Female, Age 35, Standard risk class. Face Amount is \$250,000.

Definitions:

x = Issue age of older insured

y = Issue age of younger insured

q_{x+t} = Annual rate from the 2001 CSO Table for older insured issue age x and duration t

q_{y+t} = Annual rate from the 2001 CSO Table for younger insured issue age y and duration t

$$p_{x+t} = 1 - q_{x+t}$$

$$p_{y+t} = 1 - q_{y+t}$$

$${}_t p_x = \prod_{s=0}^{t-1} p_{x+s}$$

$${}_t p_y = \prod_{s=0}^{t-1} p_{y+s}$$

$${}_t p_{\overline{x,y}} = {}_t p_x \cdot {}_t p_y$$

$$q_{\overline{x,y+t-1}} = 1 - \frac{{}_t p_{\overline{x,y}}}{{}_{t-1} p_{\overline{x,y}}}$$

Formula:

$$q^U_{35} = 0.001765$$

$$q^U_{35} = 0.001765$$

$$p^U_{35} = 0.998235$$

$$p^U_{35} = 0.998235$$

$${}_0p^U_{35} = 1$$

$${}_1p^U_{35} = .998235$$

$${}_0p^U_{35} = 1$$

$${}_1p^U_{35} = .998235$$

$${}_0p_{35,35} = 1 + 1 - 1 \cdot 1 = 1$$

$${}_1p_{35,35} = .998235 + .998235 - .998235 \cdot .998235 = .99999689$$

$$q_{35,35+0} = 1 - \frac{.99999689}{1} = .00000311$$

$$\begin{aligned} {}^mq_{x,y+t-1} &= 1 - (1 - 0.00000311)^{1/12} \\ &= 0.000000259 \end{aligned}$$

Appendix B-1a

Demonstration of Nonforfeiture Compliance on two Sample Cells

Definitions

x	=	Issue age of older insured
y	=	Issue age of younger insured
t	=	Duration from issue
$Gross\ Premium_{x,y}$	=	Premium such that the initial cash value, net of the premium load, equals the Net Single Premium
$NSP_{x,y}$	=	Net single premium per \$1000 of face amount required to fund the face amount
$NLP_{x,y}$	=	Nonforfeiture Net level premium per \$1000 of face amount
$MaxEA_{x,y}$	=	Maximum Excess 1 st Year Expense Allowance as defined by the Standard Nonforfeiture Law Note we are using the more conservative Maximum Expense Allowance as defined under subparagraph B of subsection (n-1)(3) of section 4221 of the New York Insurance Law.
$EX_{x,y}$	=	Actual Excess 1 st Year Expenses as defined by the Standard Nonforfeiture Law
$A_{x,y}$	=	actuarial present value of \$1 of death benefit at an interest rate of 4% and 2001 CSO
$\ddot{a}_{x,y}$	=	actuarial present value of \$1 annuity due at an interest rate of 4% and 2001 CSO

Appendix B-1a (cont.)

Illustrative Nonforfeiture Calculations (on a Per \$1,000 Basis)

Cell #1: Both insureds are Male, Age 35, Standard risk class. Face Amount is \$250,000

$$T \arg et Pr emium_{35,35} = 5.30$$

$$NSP_{x,y} = 1000 \times A_{x,y}$$

$$NSP_{35,35} = 1000 \times 0.162894$$

$$NSP_{35,35} = 162.89$$

$$NSP_{x,y} = Gross Pr emium_{x,y} - [(0.40 \times T \arg et Pr emium_{x,y}) + ((Gross Pr emium_{x,y} - T \arg et Pr emium_{x,y}) \times 0.065)]$$

$$NSP_{x,y} = (0.935 \times Gross Pr emium_{x,y}) - (0.335 \times T \arg et Pr emium_{x,y})$$

$$Gross Pr emium_{x,y} = \frac{NSP_{x,y} + (0.335 \times T \arg et Pr emium_{x,y})}{0.935}$$

$$Gross Pr emium_{35,35} = \frac{162.89 + (0.335 \times 5.30)}{0.935}$$

$$Gross Pr emium_{35,35} = 176.11$$

$$NLP_{x,y} = \frac{1000 \times A_{x,y}}{a_{x,y}}$$

$$NLP_{35,35} = \frac{1000 \times 0.162894}{21.76476}$$

$$NLP_{35,35} = 7.48$$

$$\begin{aligned} \text{Excess per 1000 charge} &= A - \frac{3 \cdot B}{19} \\ &= .043 - \frac{3 \cdot .043}{19} = .036 \end{aligned}$$

Appendix B-1a (cont.)

$$\begin{aligned}
 \text{MaxEA}_{x,y} &= 10 + \text{Min}\{1.25 \times NLP_{x,y}, 40\} \\
 &= 10 + \text{Min}\{1.25 \times 7.48, 40\} \\
 &= 19.35 \\
 \\
 EX_{x,y} &= (0.2692 \times \text{Target Premium}_{x,y}) + (0.0203 \times \text{Gross Premium}) + (A - (3B/19)) \\
 &= (0.2692 \times 5.30) + (0.0203 \times 176.11) + .036 \\
 &= 5.04 \\
 \\
 \text{MaxEA} - EX &= 19.35 - 5.04 \\
 &= 14.31
 \end{aligned}$$

Cell #2: Insureds are Male, Age 20, Standard risk class, and Male, Age 90, Standard risk class. Face Amount is \$250,000

$$\begin{aligned}
 \text{Target Premium}_{90,20} &= 4.45 \\
 \\
 NSP_{x,y} &= 1000 \times A_{x,y} \\
 NSP_{90,20} &= 1000 \times 0.140543 \\
 NSP_{90,20} &= 140.54 \\
 \\
 NSP_{x,y} &= \text{Gross Premium}_{x,y} - [(0.40 \times \text{Target Premium}_{x,y}) + ((\text{Gross Premium}_{x,y} - \text{Target Premium}_{x,y}) \times 0.065)] \\
 \\
 NSP_{x,y} &= (0.935 \times \text{Gross Premium}_{x,y}) - (0.335 \times \text{Target Premium}_{x,y}) \\
 \\
 \text{Gross Premium}_{x,y} &= \frac{NSP_{x,y} + (0.335 \times \text{Target Premium}_{x,y})}{0.935} \\
 \\
 \text{Gross Premium}_{90,20} &= \frac{140.54 + (0.335 \times 4.45)}{0.935} \\
 \\
 \text{Gross Premium}_{90,20} &= 151.90 \\
 \\
 NLP_{x,y} &= \frac{1000 \times A_{x,y}}{a_{x,y}} \\
 \\
 NLP_{90,20} &= \frac{1000 \times 0.140543}{22.345871}
 \end{aligned}$$

$$NLP_{90,20} = 6.29$$

Appendix B-1a (cont.)

$$\text{excess per 1000 charge} = .042 - \frac{3 \cdot .042}{19} = .035$$

$$\begin{aligned} \text{MaxEA}_{x,y} &= 10 + \text{Min}\{1.25 \times NLP_{x,y}, 40\} \\ &= 10 + \text{Min}\{1.25 \times 6.29, 40\} \\ &= 17.86 \end{aligned}$$

$$\begin{aligned} \text{EX}_{x,y} &= (0.2692 \times \text{Target Premium}_{x,y}) + (0.0203 \times \text{Gross Premium}) + (A - (3B/19)) \\ &= (0.2692 \times 4.45) + (0.0203 \times 151.90) + .035 \\ &= 4.32 \end{aligned}$$

$$\begin{aligned} \text{MaxEA} - \text{EX} &= 17.86 - 4.32 \\ &= 13.54 \end{aligned}$$

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

First Insured			Second Insured			SNFL		Actual	Unamortized	Unamortized
Sex	Issue Age	Risk Class	Sex	Issue Age	Risk Class	Max Excess 1 st Year Expense Allowance	Gross Premium	Excess 1 st Yr Expenses	Excess 1 st Year Expense Allowance	Excess 1 st Year Expense Allowance EOY 1-20
Unisex	20	Nonsmoker	Unisex	20	Nonsmoker	13.93	81.37	2.15	11.78	
Unisex	21	Nonsmoker	Unisex	21	Nonsmoker	14.09	84.58	2.24	11.85	N/A
Unisex	22	Nonsmoker	Unisex	22	Nonsmoker	14.26	87.90	2.33	11.93	
Unisex	23	Nonsmoker	Unisex	23	Nonsmoker	14.45	91.35	2.42	12.03	
Unisex	24	Nonsmoker	Unisex	24	Nonsmoker	14.64	94.94	2.52	12.12	
Unisex	25	Nonsmoker	Unisex	25	Nonsmoker	14.84	98.68	2.62	12.22	
Unisex	26	Nonsmoker	Unisex	26	Nonsmoker	15.05	102.56	2.73	12.32	
Unisex	27	Nonsmoker	Unisex	27	Nonsmoker	15.28	106.59	2.84	12.44	
Unisex	28	Nonsmoker	Unisex	28	Nonsmoker	15.50	110.78	2.95	12.55	
Unisex	29	Nonsmoker	Unisex	29	Nonsmoker	15.75	115.13	3.08	12.67	
Unisex	30	Nonsmoker	Unisex	30	Nonsmoker	16.00	119.66	3.21	12.79	
Unisex	31	Nonsmoker	Unisex	31	Nonsmoker	16.26	124.37	3.34	12.92	
Unisex	32	Nonsmoker	Unisex	32	Nonsmoker	16.55	129.26	3.47	13.08	
Unisex	33	Nonsmoker	Unisex	33	Nonsmoker	16.84	134.34	3.62	13.22	
Unisex	34	Nonsmoker	Unisex	34	Nonsmoker	17.15	139.62	3.77	13.38	
Unisex	35	Nonsmoker	Unisex	35	Nonsmoker	17.48	145.10	3.92	13.56	
Unisex	36	Nonsmoker	Unisex	36	Nonsmoker	17.81	150.79	4.09	13.72	
Unisex	37	Nonsmoker	Unisex	37	Nonsmoker	18.16	156.71	4.26	13.90	
Unisex	38	Nonsmoker	Unisex	38	Nonsmoker	18.54	162.85	4.44	14.10	
Unisex	39	Nonsmoker	Unisex	39	Nonsmoker	18.94	169.22	4.63	14.31	
Unisex	40	Nonsmoker	Unisex	40	Nonsmoker	19.35	175.84	4.83	14.52	
Unisex	41	Nonsmoker	Unisex	41	Nonsmoker	19.79	182.71	5.03	14.76	
Unisex	42	Nonsmoker	Unisex	42	Nonsmoker	20.25	189.83	5.24	15.01	
Unisex	43	Nonsmoker	Unisex	43	Nonsmoker	20.74	197.23	5.47	15.27	
Unisex	44	Nonsmoker	Unisex	44	Nonsmoker	21.25	204.89	5.70	15.55	
Unisex	45	Nonsmoker	Unisex	45	Nonsmoker	21.80	212.82	5.94	15.86	
Unisex	46	Nonsmoker	Unisex	46	Nonsmoker	22.36	221.04	6.19	16.17	
Unisex	47	Nonsmoker	Unisex	47	Nonsmoker	22.98	229.55	6.46	16.52	
Unisex	48	Nonsmoker	Unisex	48	Nonsmoker	23.60	238.37	6.74	16.86	
Unisex	49	Nonsmoker	Unisex	49	Nonsmoker	24.28	247.50	7.02	17.26	
Unisex	50	Nonsmoker	Unisex	50	Nonsmoker	24.99	256.94	7.32	17.67	
Unisex	51	Nonsmoker	Unisex	51	Nonsmoker	25.74	266.71	7.64	18.10	
Unisex	52	Nonsmoker	Unisex	52	Nonsmoker	26.54	276.82	7.96	18.58	
Unisex	53	Nonsmoker	Unisex	53	Nonsmoker	27.39	287.25	8.30	19.09	
Unisex	54	Nonsmoker	Unisex	54	Nonsmoker	28.28	298.02	8.66	19.62	
Unisex	55	Nonsmoker	Unisex	55	Nonsmoker	29.23	309.12	9.03	20.20	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

First Insured			Second Insured			SNFL		Actual	Unamortized	Unamortized
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Unisex	56	Nonsmoker	Unisex	56	Nonsmoker	30.23	320.56	9.42	20.81	
Unisex	57	Nonsmoker	Unisex	57	Nonsmoker	31.29	332.32	9.82	21.47	N/A
Unisex	58	Nonsmoker	Unisex	58	Nonsmoker	32.43	344.42	10.24	22.19	
Unisex	59	Nonsmoker	Unisex	59	Nonsmoker	33.63	356.88	10.67	22.96	
Unisex	60	Nonsmoker	Unisex	60	Nonsmoker	34.90	369.71	11.13	23.77	
Unisex	61	Nonsmoker	Unisex	61	Nonsmoker	36.26	382.88	11.60	24.66	
Unisex	62	Nonsmoker	Unisex	62	Nonsmoker	37.71	396.40	12.09	25.62	
Unisex	63	Nonsmoker	Unisex	63	Nonsmoker	39.25	410.26	12.60	26.65	
Unisex	64	Nonsmoker	Unisex	64	Nonsmoker	40.90	424.44	13.14	27.76	
Unisex	65	Nonsmoker	Unisex	65	Nonsmoker	42.66	438.95	13.69	28.97	
Unisex	66	Nonsmoker	Unisex	66	Nonsmoker	44.54	453.79	14.27	30.27	
Unisex	67	Nonsmoker	Unisex	67	Nonsmoker	46.54	468.96	14.87	31.67	
Unisex	68	Nonsmoker	Unisex	68	Nonsmoker	48.70	484.47	15.50	33.20	
Unisex	69	Nonsmoker	Unisex	69	Nonsmoker	50.00	500.31	16.15	33.85	
Unisex	70	Nonsmoker	Unisex	70	Nonsmoker	50.00	516.53	16.86	33.14	
Unisex	71	Nonsmoker	Unisex	71	Nonsmoker	50.00	533.03	17.58	32.42	
Unisex	72	Nonsmoker	Unisex	72	Nonsmoker	50.00	549.76	18.31	31.69	
Unisex	73	Nonsmoker	Unisex	73	Nonsmoker	50.00	566.70	19.06	30.94	
Unisex	74	Nonsmoker	Unisex	74	Nonsmoker	50.00	583.83	19.84	30.16	
Unisex	75	Nonsmoker	Unisex	75	Nonsmoker	50.00	601.24	20.73	29.27	
Unisex	76	Nonsmoker	Unisex	76	Nonsmoker	50.00	618.75	21.60	28.40	
Unisex	77	Nonsmoker	Unisex	77	Nonsmoker	50.00	636.52	22.59	27.41	
Unisex	78	Nonsmoker	Unisex	78	Nonsmoker	50.00	654.39	23.64	26.36	
Unisex	79	Nonsmoker	Unisex	79	Nonsmoker	50.00	672.27	24.71	25.29	
Unisex	80	Nonsmoker	Unisex	80	Nonsmoker	50.00	690.21	25.88	24.12	
Unisex	81	Nonsmoker	Unisex	81	Nonsmoker	50.00	707.98	27.03	22.97	
Unisex	82	Nonsmoker	Unisex	82	Nonsmoker	50.00	725.66	28.32	21.68	
Unisex	83	Nonsmoker	Unisex	83	Nonsmoker	50.00	743.10	29.69	20.31	
Unisex	84	Nonsmoker	Unisex	84	Nonsmoker	50.00	760.37	31.13	18.87	
Unisex	85	Nonsmoker	Unisex	85	Nonsmoker	50.00	777.49	32.75	17.25	
Unisex	86	Nonsmoker	Unisex	86	Nonsmoker	50.00	794.34	34.50	15.50	
Unisex	87	Nonsmoker	Unisex	87	Nonsmoker	50.00	810.98	36.39	13.61	
Unisex	88	Nonsmoker	Unisex	88	Nonsmoker	50.00	827.14	38.44	11.56	
Unisex	89	Nonsmoker	Unisex	89	Nonsmoker	50.00	838.24	37.10	12.90	
Unisex	90	Nonsmoker	Unisex	90	Nonsmoker	50.00	853.18	39.24	10.76	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Unisex	20	Preferred	Unisex	20	Preferred	13.93	81.37	2.15	11.78	
Unisex	21	Preferred	Unisex	21	Preferred	14.09	84.57	2.23	11.86	N/A
Unisex	22	Preferred	Unisex	22	Preferred	14.26	87.89	2.32	11.94	
Unisex	23	Preferred	Unisex	23	Preferred	14.45	91.34	2.41	12.04	
Unisex	24	Preferred	Unisex	24	Preferred	14.64	94.94	2.51	12.13	
Unisex	25	Preferred	Unisex	25	Preferred	14.84	98.67	2.61	12.23	
Unisex	26	Preferred	Unisex	26	Preferred	15.05	102.56	2.72	12.33	
Unisex	27	Preferred	Unisex	27	Preferred	15.28	106.58	2.83	12.45	
Unisex	28	Preferred	Unisex	28	Preferred	15.50	110.77	2.95	12.55	
Unisex	29	Preferred	Unisex	29	Preferred	15.75	115.12	3.07	12.68	
Unisex	30	Preferred	Unisex	30	Preferred	16.00	119.64	3.19	12.81	
Unisex	31	Preferred	Unisex	31	Preferred	16.26	124.35	3.32	12.94	
Unisex	32	Preferred	Unisex	32	Preferred	16.55	129.24	3.46	13.09	
Unisex	33	Preferred	Unisex	33	Preferred	16.84	134.31	3.60	13.24	
Unisex	34	Preferred	Unisex	34	Preferred	17.15	139.60	3.75	13.40	
Unisex	35	Preferred	Unisex	35	Preferred	17.48	145.08	3.90	13.58	
Unisex	36	Preferred	Unisex	36	Preferred	17.81	150.76	4.06	13.75	
Unisex	37	Preferred	Unisex	37	Preferred	18.16	156.67	4.23	13.93	
Unisex	38	Preferred	Unisex	38	Preferred	18.54	162.81	4.41	14.13	
Unisex	39	Preferred	Unisex	39	Preferred	18.94	169.17	4.59	14.35	
Unisex	40	Preferred	Unisex	40	Preferred	19.35	175.78	4.78	14.57	
Unisex	41	Preferred	Unisex	41	Preferred	19.79	182.64	4.98	14.81	
Unisex	42	Preferred	Unisex	42	Preferred	20.25	189.76	5.19	15.06	
Unisex	43	Preferred	Unisex	43	Preferred	20.74	197.14	5.40	15.34	
Unisex	44	Preferred	Unisex	44	Preferred	21.25	204.79	5.63	15.62	
Unisex	45	Preferred	Unisex	45	Preferred	21.80	212.72	5.86	15.94	
Unisex	46	Preferred	Unisex	46	Preferred	22.36	220.93	6.11	16.25	
Unisex	47	Preferred	Unisex	47	Preferred	22.98	229.42	6.36	16.62	
Unisex	48	Preferred	Unisex	48	Preferred	23.60	238.22	6.62	16.98	
Unisex	49	Preferred	Unisex	49	Preferred	24.28	247.33	6.90	17.38	
Unisex	50	Preferred	Unisex	50	Preferred	24.99	256.76	7.18	17.81	
Unisex	51	Preferred	Unisex	51	Preferred	25.74	266.51	7.48	18.26	
Unisex	52	Preferred	Unisex	52	Preferred	26.54	276.60	7.79	18.75	
Unisex	53	Preferred	Unisex	53	Preferred	27.39	287.00	8.11	19.28	
Unisex	54	Preferred	Unisex	54	Preferred	28.28	297.74	8.45	19.83	
Unisex	55	Preferred	Unisex	55	Preferred	29.23	308.82	8.79	20.44	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

First Insured			Second Insured			SNFL		Actual	Unamortized	Unamortized
Sex	Issue Age	Risk Class	Sex	Issue Age	Risk Class	Max Excess 1 st Year Expense Allowance	Gross Premium	Excess 1 st Yr Expenses	Excess 1 st Year Expense Allowance	Excess 1 st Year Expense Allowance EOY 1-20
Unisex	56	Preferred	Unisex	56	Preferred	30.23	320.22	9.16	21.07	
Unisex	57	Preferred	Unisex	57	Preferred	31.29	331.95	9.53	21.76	N/A
Unisex	58	Preferred	Unisex	58	Preferred	32.43	344.01	9.92	22.51	
Unisex	59	Preferred	Unisex	59	Preferred	33.63	356.43	10.33	23.30	
Unisex	60	Preferred	Unisex	60	Preferred	34.90	369.22	10.75	24.15	
Unisex	61	Preferred	Unisex	61	Preferred	36.26	382.35	11.19	25.07	
Unisex	62	Preferred	Unisex	62	Preferred	37.71	395.82	11.65	26.06	
Unisex	63	Preferred	Unisex	63	Preferred	39.25	409.63	12.12	27.13	
Unisex	64	Preferred	Unisex	64	Preferred	40.90	423.76	12.61	28.29	
Unisex	65	Preferred	Unisex	65	Preferred	42.66	438.21	13.13	29.53	
Unisex	66	Preferred	Unisex	66	Preferred	44.54	453.01	13.67	30.87	
Unisex	67	Preferred	Unisex	67	Preferred	46.54	468.14	14.24	32.30	
Unisex	68	Preferred	Unisex	68	Preferred	48.70	483.61	14.83	33.87	
Unisex	69	Preferred	Unisex	69	Preferred	50.00	499.40	15.44	34.56	
Unisex	70	Preferred	Unisex	70	Preferred	50.00	515.56	16.11	33.89	
Unisex	71	Preferred	Unisex	71	Preferred	50.00	532.00	16.79	33.21	
Unisex	72	Preferred	Unisex	72	Preferred	50.00	548.68	17.47	32.53	
Unisex	73	Preferred	Unisex	73	Preferred	50.00	565.57	18.19	31.81	
Unisex	74	Preferred	Unisex	74	Preferred	50.00	582.65	18.93	31.07	
Unisex	75	Preferred	Unisex	75	Preferred	50.00	599.98	19.76	30.24	
Unisex	76	Preferred	Unisex	76	Preferred	50.00	617.43	20.58	29.42	
Unisex	77	Preferred	Unisex	77	Preferred	50.00	635.11	21.50	28.50	
Unisex	78	Preferred	Unisex	78	Preferred	50.00	652.89	22.47	27.53	
Unisex	79	Preferred	Unisex	79	Preferred	50.00	670.68	23.46	26.54	
Unisex	80	Preferred	Unisex	80	Preferred	50.00	688.50	24.55	25.45	
Unisex	81	Preferred	Unisex	81	Preferred	50.00	706.18	25.63	24.37	
Unisex	82	Preferred	Unisex	82	Preferred	50.00	723.74	26.82	23.18	
Unisex	83	Preferred	Unisex	83	Preferred	50.00	741.07	28.08	21.92	
Unisex	84	Preferred	Unisex	84	Preferred	50.00	758.20	29.43	20.57	
Unisex	85	Preferred	Unisex	85	Preferred	50.00	775.18	30.92	19.08	
Unisex	86	Preferred	Unisex	86	Preferred	50.00	791.86	32.53	17.47	
Unisex	87	Preferred	Unisex	87	Preferred	50.00	808.31	34.27	15.73	
Unisex	88	Preferred	Unisex	88	Preferred	50.00	824.29	36.16	13.84	
Unisex	89	Preferred	Unisex	89	Preferred	50.00	835.63	35.00	15.00	
Unisex	90	Preferred	Unisex	90	Preferred	50.00	850.38	36.98	13.02	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

First Insured			Second Insured			SNFL		Actual	Unamortized	Unamortized
Sex	Issue Age	Risk Class	Sex	Issue Age	Risk Class	Max Excess 1st Year Expense Allowance	Gross Premium	Excess 1st Yr Expenses	Excess 1st Year Expense Allowance	Excess 1st Year Expense Allowance EOY 1-20
Unisex	20	Select-Preferred	Unisex	20	Select-Preferred	13.93	81.37	2.15	11.78	
Unisex	21	Select-Preferred	Unisex	21	Select-Preferred	14.09	84.57	2.23	11.86	N/A
Unisex	22	Select-Preferred	Unisex	22	Select-Preferred	14.26	87.89	2.32	11.94	
Unisex	23	Select-Preferred	Unisex	23	Select-Preferred	14.45	91.34	2.41	12.04	
Unisex	24	Select-Preferred	Unisex	24	Select-Preferred	14.64	94.93	2.51	12.13	
Unisex	25	Select-Preferred	Unisex	25	Select-Preferred	14.84	98.67	2.61	12.23	
Unisex	26	Select-Preferred	Unisex	26	Select-Preferred	15.05	102.55	2.71	12.34	
Unisex	27	Select-Preferred	Unisex	27	Select-Preferred	15.28	106.58	2.82	12.46	
Unisex	28	Select-Preferred	Unisex	28	Select-Preferred	15.50	110.77	2.94	12.56	
Unisex	29	Select-Preferred	Unisex	29	Select-Preferred	15.75	115.12	3.06	12.69	
Unisex	30	Select-Preferred	Unisex	30	Select-Preferred	16.00	119.64	3.18	12.82	
Unisex	31	Select-Preferred	Unisex	31	Select-Preferred	16.26	124.35	3.31	12.95	
Unisex	32	Select-Preferred	Unisex	32	Select-Preferred	16.55	129.23	3.45	13.10	
Unisex	33	Select-Preferred	Unisex	33	Select-Preferred	16.84	134.31	3.59	13.25	
Unisex	34	Select-Preferred	Unisex	34	Select-Preferred	17.15	139.59	3.73	13.42	
Unisex	35	Select-Preferred	Unisex	35	Select-Preferred	17.48	145.07	3.89	13.59	
Unisex	36	Select-Preferred	Unisex	36	Select-Preferred	17.81	150.75	4.05	13.76	
Unisex	37	Select-Preferred	Unisex	37	Select-Preferred	18.16	156.66	4.22	13.94	
Unisex	38	Select-Preferred	Unisex	38	Select-Preferred	18.54	162.79	4.39	14.15	
Unisex	39	Select-Preferred	Unisex	39	Select-Preferred	18.94	169.16	4.57	14.37	
Unisex	40	Select-Preferred	Unisex	40	Select-Preferred	19.35	175.77	4.76	14.59	
Unisex	41	Select-Preferred	Unisex	41	Select-Preferred	19.79	182.62	4.96	14.83	
Unisex	42	Select-Preferred	Unisex	42	Select-Preferred	20.25	189.74	5.16	15.09	
Unisex	43	Select-Preferred	Unisex	43	Select-Preferred	20.74	197.12	5.38	15.36	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Unisex	44	Select-Preferred	Unisex	44	Select-Preferred	21.25	204.77	5.60	15.65	
Unisex	45	Select-Preferred	Unisex	45	Select-Preferred	21.80	212.69	5.83	15.97	N/A
Unisex	46	Select-Preferred	Unisex	46	Select-Preferred	22.36	220.89	6.07	16.29	
Unisex	47	Select-Preferred	Unisex	47	Select-Preferred	22.98	229.38	6.32	16.66	
Unisex	48	Select-Preferred	Unisex	48	Select-Preferred	23.60	238.18	6.58	17.02	
Unisex	49	Select-Preferred	Unisex	49	Select-Preferred	24.28	247.28	6.85	17.43	
Unisex	50	Select-Preferred	Unisex	50	Select-Preferred	24.99	256.71	7.13	17.86	
Unisex	51	Select-Preferred	Unisex	51	Select-Preferred	25.74	266.45	7.42	18.32	
Unisex	52	Select-Preferred	Unisex	52	Select-Preferred	26.54	276.53	7.73	18.81	
Unisex	53	Select-Preferred	Unisex	53	Select-Preferred	27.39	286.92	8.04	19.35	
Unisex	54	Select-Preferred	Unisex	54	Select-Preferred	28.28	297.66	8.37	19.91	
Unisex	55	Select-Preferred	Unisex	55	Select-Preferred	29.23	308.73	8.71	20.52	
Unisex	56	Select-Preferred	Unisex	56	Select-Preferred	30.23	320.12	9.06	21.17	
Unisex	57	Select-Preferred	Unisex	57	Select-Preferred	31.29	331.84	9.43	21.86	
Unisex	58	Select-Preferred	Unisex	58	Select-Preferred	32.43	343.89	9.81	22.62	
Unisex	59	Select-Preferred	Unisex	59	Select-Preferred	33.63	356.30	10.21	23.42	
Unisex	60	Select-Preferred	Unisex	60	Select-Preferred	34.90	369.07	10.62	24.28	
Unisex	61	Select-Preferred	Unisex	61	Select-Preferred	36.26	382.19	11.05	25.21	
Unisex	62	Select-Preferred	Unisex	62	Select-Preferred	37.71	395.64	11.49	26.22	
Unisex	63	Select-Preferred	Unisex	63	Select-Preferred	39.25	409.44	11.95	27.30	
Unisex	64	Select-Preferred	Unisex	64	Select-Preferred	40.90	423.55	12.43	28.47	
Unisex	65	Select-Preferred	Unisex	65	Select-Preferred	42.66	437.98	12.93	29.73	
Unisex	66	Select-Preferred	Unisex	66	Select-Preferred	44.54	452.77	13.47	31.07	
Unisex	67	Select-Preferred	Unisex	67	Select-Preferred	46.54	467.89	14.03	32.51	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Unisex	68	Select-Preferred	Unisex	68	Select-Preferred	48.70	483.34	14.61	34.09	
Unisex	69	Select-Preferred	Unisex	69	Select-Preferred	50.00	499.12	15.22	34.78	N/A
Unisex	70	Select-Preferred	Unisex	70	Select-Preferred	50.00	515.26	15.86	34.14	
Unisex	71	Select-Preferred	Unisex	71	Select-Preferred	50.00	531.68	16.53	33.47	
Unisex	72	Select-Preferred	Unisex	72	Select-Preferred	50.00	548.35	17.20	32.80	
Unisex	73	Select-Preferred	Unisex	73	Select-Preferred	50.00	565.22	17.90	32.10	
Unisex	74	Select-Preferred	Unisex	74	Select-Preferred	50.00	582.28	18.63	31.37	
Unisex	75	Select-Preferred	Unisex	75	Select-Preferred	50.00	599.60	19.44	30.56	
Unisex	76	Select-Preferred	Unisex	76	Select-Preferred	50.00	617.03	20.24	29.76	
Unisex	77	Select-Preferred	Unisex	77	Select-Preferred	50.00	634.68	21.14	28.86	
Unisex	78	Select-Preferred	Unisex	78	Select-Preferred	50.00	652.43	22.08	27.92	
Unisex	79	Select-Preferred	Unisex	79	Select-Preferred	50.00	670.19	23.06	26.94	
Unisex	80	Select-Preferred	Unisex	80	Select-Preferred	50.00	687.99	24.12	25.88	
Unisex	81	Select-Preferred	Unisex	81	Select-Preferred	50.00	705.64	25.18	24.82	
Unisex	82	Select-Preferred	Unisex	82	Select-Preferred	50.00	723.16	26.34	23.66	
Unisex	83	Select-Preferred	Unisex	83	Select-Preferred	50.00	740.45	27.57	22.43	
Unisex	84	Select-Preferred	Unisex	84	Select-Preferred	50.00	757.55	28.89	21.11	
Unisex	85	Select-Preferred	Unisex	85	Select-Preferred	50.00	774.47	30.34	19.66	
Unisex	86	Select-Preferred	Unisex	86	Select-Preferred	50.00	791.11	31.91	18.09	
Unisex	87	Select-Preferred	Unisex	87	Select-Preferred	50.00	807.51	33.62	16.38	
Unisex	88	Select-Preferred	Unisex	88	Select-Preferred	50.00	823.43	35.46	14.54	
Unisex	89	Select-Preferred	Unisex	89	Select-Preferred	50.00	834.84	34.36	15.64	
Unisex	90	Select-Preferred	Unisex	90	Select-Preferred	50.00	849.54	36.29	13.71	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Unisex	20	Standard	Unisex	20	Standard	14.88	99.45	2.73	12.15	
Unisex	21	Standard	Unisex	21	Standard	15.09	103.33	2.84	12.25	N/A
Unisex	22	Standard	Unisex	22	Standard	15.31	107.37	2.96	12.35	
Unisex	23	Standard	Unisex	23	Standard	15.54	111.56	3.08	12.46	
Unisex	24	Standard	Unisex	24	Standard	15.78	115.89	3.20	12.58	
Unisex	25	Standard	Unisex	25	Standard	16.04	120.41	3.34	12.70	
Unisex	26	Standard	Unisex	26	Standard	16.30	125.08	3.47	12.83	
Unisex	27	Standard	Unisex	27	Standard	16.58	129.95	3.62	12.96	
Unisex	28	Standard	Unisex	28	Standard	16.86	134.98	3.77	13.09	
Unisex	29	Standard	Unisex	29	Standard	17.18	140.21	3.93	13.25	
Unisex	30	Standard	Unisex	30	Standard	17.49	145.64	4.10	13.39	
Unisex	31	Standard	Unisex	31	Standard	17.83	151.29	4.27	13.56	
Unisex	32	Standard	Unisex	32	Standard	18.18	157.16	4.45	13.73	
Unisex	33	Standard	Unisex	33	Standard	18.55	163.24	4.64	13.91	
Unisex	34	Standard	Unisex	34	Standard	18.95	169.57	4.83	14.12	
Unisex	35	Standard	Unisex	35	Standard	19.35	176.11	5.04	14.31	
Unisex	36	Standard	Unisex	36	Standard	19.79	182.91	5.25	14.54	
Unisex	37	Standard	Unisex	37	Standard	20.24	189.96	5.48	14.76	
Unisex	38	Standard	Unisex	38	Standard	20.73	197.25	5.71	15.02	
Unisex	39	Standard	Unisex	39	Standard	21.23	204.81	5.96	15.27	
Unisex	40	Standard	Unisex	40	Standard	21.76	212.65	6.21	15.55	
Unisex	41	Standard	Unisex	41	Standard	22.33	220.77	6.48	15.85	
Unisex	42	Standard	Unisex	42	Standard	22.91	229.15	6.76	16.15	
Unisex	43	Standard	Unisex	43	Standard	23.54	237.84	7.05	16.49	
Unisex	44	Standard	Unisex	44	Standard	24.19	246.80	7.35	16.84	
Unisex	45	Standard	Unisex	45	Standard	24.89	256.06	7.67	17.22	
Unisex	46	Standard	Unisex	46	Standard	25.61	265.59	8.00	17.61	
Unisex	47	Standard	Unisex	47	Standard	26.39	275.43	8.34	18.05	
Unisex	48	Standard	Unisex	48	Standard	27.20	285.56	8.69	18.51	
Unisex	49	Standard	Unisex	49	Standard	28.05	296.02	9.06	18.99	
Unisex	50	Standard	Unisex	50	Standard	28.96	306.78	9.45	19.51	
Unisex	51	Standard	Unisex	51	Standard	29.93	317.86	9.84	20.09	
Unisex	52	Standard	Unisex	52	Standard	30.94	329.24	10.26	20.68	
Unisex	53	Standard	Unisex	53	Standard	32.01	340.89	10.69	21.32	
Unisex	54	Standard	Unisex	54	Standard	33.15	352.85	11.13	22.02	
Unisex	55	Standard	Unisex	55	Standard	34.35	365.07	11.60	22.75	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Unisex	56	Standard	Unisex	56	Standard	35.61	377.53	12.07	23.54	
Unisex	57	Standard	Unisex	57	Standard	36.94	390.26	12.57	24.37	N/A
Unisex	58	Standard	Unisex	58	Standard	38.35	403.22	13.09	25.26	
Unisex	59	Standard	Unisex	59	Standard	39.85	416.50	13.62	26.23	
Unisex	60	Standard	Unisex	60	Standard	41.44	430.04	14.17	27.27	
Unisex	61	Standard	Unisex	61	Standard	43.13	443.85	14.74	28.39	
Unisex	62	Standard	Unisex	62	Standard	44.91	457.88	15.33	29.58	
Unisex	63	Standard	Unisex	63	Standard	46.80	472.11	15.93	30.87	
Unisex	64	Standard	Unisex	64	Standard	48.80	486.53	16.56	32.24	
Unisex	65	Standard	Unisex	65	Standard	50.00	501.14	17.21	32.79	
Unisex	66	Standard	Unisex	66	Standard	50.00	515.94	17.88	32.12	
Unisex	67	Standard	Unisex	67	Standard	50.00	530.95	18.55	31.45	
Unisex	68	Standard	Unisex	68	Standard	50.00	546.19	19.27	30.73	
Unisex	69	Standard	Unisex	69	Standard	50.00	561.63	19.98	30.02	
Unisex	70	Standard	Unisex	70	Standard	50.00	577.33	20.75	29.25	
Unisex	71	Standard	Unisex	71	Standard	50.00	593.14	21.49	28.51	
Unisex	72	Standard	Unisex	72	Standard	50.00	609.13	22.29	27.71	
Unisex	73	Standard	Unisex	73	Standard	50.00	625.20	23.14	26.86	
Unisex	74	Standard	Unisex	74	Standard	50.00	641.39	24.07	25.93	
Unisex	75	Standard	Unisex	75	Standard	50.00	657.80	25.16	24.84	
Unisex	76	Standard	Unisex	76	Standard	50.00	674.16	26.22	23.78	
Unisex	77	Standard	Unisex	77	Standard	50.00	690.71	27.44	22.56	
Unisex	78	Standard	Unisex	78	Standard	50.00	707.27	28.73	21.27	
Unisex	79	Standard	Unisex	79	Standard	50.00	723.76	30.09	19.91	
Unisex	80	Standard	Unisex	80	Standard	50.00	740.15	31.53	18.47	
Unisex	81	Standard	Unisex	81	Standard	50.00	756.47	33.10	16.90	
Unisex	82	Standard	Unisex	82	Standard	50.00	772.45	34.75	15.25	
Unisex	83	Standard	Unisex	83	Standard	50.00	788.11	36.49	13.51	
Unisex	84	Standard	Unisex	84	Standard	50.00	803.56	38.35	11.65	
Unisex	85	Standard	Unisex	85	Standard	50.00	818.81	40.39	9.61	
Unisex	86	Standard	Unisex	86	Standard	50.00	833.79	42.62	7.38	
Unisex	87	Standard	Unisex	87	Standard	50.00	848.57	45.02	4.98	
Unisex	88	Standard	Unisex	88	Standard	50.00	862.90	47.62	2.38	
Unisex	89	Standard	Unisex	89	Standard	50.00	870.39	45.50	4.50	
Unisex	90	Standard	Unisex	90	Standard	50.00	883.70	48.37	1.63	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>First Insured</u>			<u>Second Insured</u>			<u>SNFL</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Unisex	20	Select-Standard	Unisex	20	Select-Standard	14.88	99.43	2.72	12.16	
Unisex	21	Select-Standard	Unisex	21	Select-Standard	15.09	103.31	2.82	12.27	N/A
Unisex	22	Select-Standard	Unisex	22	Select-Standard	15.31	107.35	2.94	12.37	
Unisex	23	Select-Standard	Unisex	23	Select-Standard	15.54	111.53	3.05	12.49	
Unisex	24	Select-Standard	Unisex	24	Select-Standard	15.78	115.86	3.18	12.60	
Unisex	25	Select-Standard	Unisex	25	Select-Standard	16.04	120.37	3.31	12.73	
Unisex	26	Select-Standard	Unisex	26	Select-Standard	16.30	125.05	3.45	12.85	
Unisex	27	Select-Standard	Unisex	27	Select-Standard	16.58	129.90	3.59	12.99	
Unisex	28	Select-Standard	Unisex	28	Select-Standard	16.86	134.93	3.73	13.13	
Unisex	29	Select-Standard	Unisex	29	Select-Standard	17.18	140.16	3.89	13.29	
Unisex	30	Select-Standard	Unisex	30	Select-Standard	17.49	145.58	4.05	13.44	
Unisex	31	Select-Standard	Unisex	31	Select-Standard	17.83	151.22	4.21	13.62	
Unisex	32	Select-Standard	Unisex	32	Select-Standard	18.18	157.08	4.39	13.79	
Unisex	33	Select-Standard	Unisex	33	Select-Standard	18.55	163.16	4.57	13.98	
Unisex	34	Select-Standard	Unisex	34	Select-Standard	18.95	169.47	4.76	14.19	
Unisex	35	Select-Standard	Unisex	35	Select-Standard	19.35	176.00	4.95	14.40	
Unisex	36	Select-Standard	Unisex	36	Select-Standard	19.79	182.78	5.16	14.63	
Unisex	37	Select-Standard	Unisex	37	Select-Standard	20.24	189.82	5.37	14.87	
Unisex	38	Select-Standard	Unisex	38	Select-Standard	20.73	197.09	5.59	15.14	
Unisex	39	Select-Standard	Unisex	39	Select-Standard	21.23	204.64	5.82	15.41	
Unisex	40	Select-Standard	Unisex	40	Select-Standard	21.76	212.46	6.06	15.70	
Unisex	41	Select-Standard	Unisex	41	Select-Standard	22.33	220.55	6.31	16.02	
Unisex	42	Select-Standard	Unisex	42	Select-Standard	22.91	228.91	6.57	16.34	
Unisex	43	Select-Standard	Unisex	43	Select-Standard	23.54	237.57	6.85	16.69	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

First Insured			Second Insured			SNFL		Actual	Unamortized	Unamortized
Sex	Issue Age	Risk Class	Sex	Issue Age	Risk Class	Max Excess 1st Year Expense Allowance	Gross Premium	Excess 1st Yr Expenses	Excess 1st Year Expense Allowance	Excess 1st Year Expense Allowance EOY 1-20
Unisex	44	Select-Standard	Unisex	44	Select-Standard	24.19	246.51	7.13	17.06	
Unisex	45	Select-Standard	Unisex	45	Select-Standard	24.89	255.73	7.41	17.48	N/A
Unisex	46	Select-Standard	Unisex	46	Select-Standard	25.61	265.23	7.72	17.89	
Unisex	47	Select-Standard	Unisex	47	Select-Standard	26.39	275.03	8.03	18.36	
Unisex	48	Select-Standard	Unisex	48	Select-Standard	27.20	285.13	8.36	18.84	
Unisex	49	Select-Standard	Unisex	49	Select-Standard	28.05	295.54	8.70	19.35	
Unisex	50	Select-Standard	Unisex	50	Select-Standard	28.96	306.27	9.05	19.91	
Unisex	51	Select-Standard	Unisex	51	Select-Standard	29.93	317.30	9.41	20.52	
Unisex	52	Select-Standard	Unisex	52	Select-Standard	30.94	328.63	9.79	21.15	
Unisex	53	Select-Standard	Unisex	53	Select-Standard	32.01	340.24	10.18	21.83	
Unisex	54	Select-Standard	Unisex	54	Select-Standard	33.15	352.13	10.58	22.57	
Unisex	55	Select-Standard	Unisex	55	Select-Standard	34.35	364.30	11.00	23.35	
Unisex	56	Select-Standard	Unisex	56	Select-Standard	35.61	376.70	11.43	24.18	
Unisex	57	Select-Standard	Unisex	57	Select-Standard	36.94	389.36	11.88	25.06	
Unisex	58	Select-Standard	Unisex	58	Select-Standard	38.35	402.26	12.34	26.01	
Unisex	59	Select-Standard	Unisex	59	Select-Standard	39.85	415.47	12.82	27.03	
Unisex	60	Select-Standard	Unisex	60	Select-Standard	41.44	428.94	13.32	28.12	
Unisex	61	Select-Standard	Unisex	61	Select-Standard	43.13	442.67	13.83	29.30	
Unisex	62	Select-Standard	Unisex	62	Select-Standard	44.91	456.62	14.36	30.55	
Unisex	63	Select-Standard	Unisex	63	Select-Standard	46.80	470.77	14.90	31.90	
Unisex	64	Select-Standard	Unisex	64	Select-Standard	48.80	485.11	15.47	33.33	
Unisex	65	Select-Standard	Unisex	65	Select-Standard	50.00	499.63	16.05	33.95	
Unisex	66	Select-Standard	Unisex	66	Select-Standard	50.00	514.35	16.66	33.34	
Unisex	67	Select-Standard	Unisex	67	Select-Standard	50.00	529.29	17.28	32.72	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

First Insured			Second Insured			SNFL		Actual	Unamortized	Unamortized
<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>Max Excess 1st Year Expense Allowance</u>	<u>Gross Premium</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Year Expense Allowance EOY 1-20</u>
Unisex	68	Select-Standard	Unisex	68	Select-Standard	50.00	544.46	17.93	32.07	
Unisex	69	Select-Standard	Unisex	69	Select-Standard	50.00	559.83	18.59	31.41	N/A
Unisex	70	Select-Standard	Unisex	70	Select-Standard	50.00	575.44	19.29	30.71	
Unisex	71	Select-Standard	Unisex	71	Select-Standard	50.00	591.19	19.97	30.03	
Unisex	72	Select-Standard	Unisex	72	Select-Standard	50.00	607.10	20.70	29.30	
Unisex	73	Select-Standard	Unisex	73	Select-Standard	50.00	623.07	21.48	28.52	
Unisex	74	Select-Standard	Unisex	74	Select-Standard	50.00	639.16	22.32	27.68	
Unisex	75	Select-Standard	Unisex	75	Select-Standard	50.00	655.41	23.28	26.72	
Unisex	76	Select-Standard	Unisex	76	Select-Standard	50.00	671.64	24.23	25.77	
Unisex	77	Select-Standard	Unisex	77	Select-Standard	50.00	688.01	25.31	24.69	
Unisex	78	Select-Standard	Unisex	78	Select-Standard	50.00	704.38	26.45	23.55	
Unisex	79	Select-Standard	Unisex	79	Select-Standard	50.00	720.68	27.65	22.35	
Unisex	80	Select-Standard	Unisex	80	Select-Standard	50.00	736.86	28.92	21.08	
Unisex	81	Select-Standard	Unisex	81	Select-Standard	50.00	752.94	30.30	19.70	
Unisex	82	Select-Standard	Unisex	82	Select-Standard	50.00	768.69	31.76	18.24	
Unisex	83	Select-Standard	Unisex	83	Select-Standard	50.00	784.10	33.30	16.70	
Unisex	84	Select-Standard	Unisex	84	Select-Standard	50.00	799.29	34.96	15.04	
Unisex	85	Select-Standard	Unisex	85	Select-Standard	50.00	814.26	36.77	13.23	
Unisex	86	Select-Standard	Unisex	86	Select-Standard	50.00	828.92	38.75	11.25	
Unisex	87	Select-Standard	Unisex	87	Select-Standard	50.00	843.40	40.90	9.10	
Unisex	88	Select-Standard	Unisex	88	Select-Standard	50.00	857.38	43.24	6.76	
Unisex	89	Select-Standard	Unisex	89	Select-Standard	50.00	865.40	41.52	8.48	
Unisex	90	Select-Standard	Unisex	90	Select-Standard	50.00	878.32	44.08	5.92	

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION
(A DELAWARE CORPORATION)

ACTUARIAL DESCRIPTION OF NYLIAC PROTECTOR
UNIVERSAL LIFE INSURANCE POLICIES
Policy Form 308-51

I. DESCRIPTION OF POLICY CHARACTERISTICS

This policy provides universal life insurance coverage while the policy is in force. The issue age range is 0 – 90. The minimum face amount is \$1,000,000.

A. Death Benefits

Insurance on the life of the insured is integrated with the cash value of the policy under one of three options.

Under Option One, the life insurance benefit is level and equal to the face amount, except that the benefit will be automatically increased so that it is always at least equal to the cash value multiplied by the applicable percentage of the cash value specified under Section 7702 of the IRC.

Under Option Two, the life insurance benefit is equal to the face amount plus the cash value, except that the benefit will be automatically increased so that it is always at least equal to the cash value multiplied by the applicable percentage of the cash value specified under Section 7702 of the IRC.

Under Option Three, the life insurance benefit is equal to the face amount plus the cumulative premiums paid less cumulative partial surrenders, except that the benefit will be automatically increased so that it is always at least equal to the cash value multiplied by the applicable percentage of the cash value specified under Section 7702 of the IRC.

B. Cash Value

The gross premium less the maximum sales expense charge is applied to the cash value. The maximum sales expense charge is a percentage of gross premiums paid up to the “target premium,” and a separate percentage applied to gross premiums above the target premium.

On a monthly basis, the cash value is reduced by the following monthly charges:

- a monthly contract charge,
- a percent of target premium charge *
- a monthly cost of insurance charge (based on the net amount at risk) for the base policy,
- the monthly cost of any riders.

* Note: in the policy this charge is translated into and administered as a per 1000 charge

C. **Cash Surrender Value**

The cash surrender value is equal to the cash value less loans and accrued loan interest. There are no surrender charges. The company reserves the right to charge a \$25 fee for partial surrenders.

D. **Nonforfeiture Benefits**

If the policyowner ceases paying premiums, the rates for calculating the cost of insurance will be the same as those used while on a premium-paying basis. The policy will remain in force for as long as the cash value will pay the monthly charges, including the monthly cost of insurance charge.

E. **Maturity Benefit**

The policy has no stated maturity date. At any time, the policy may be surrendered for its cash surrender value. When the insured is age 121, the death benefit of the policy is not decreased. At that point the cash value is set equal to the death benefit. After that, no charges will be deducted from the policy, and the cash value will accumulate at interest.

F. **Flexibility**

At issue the owner selects both a premium amount and an amount of insurance subject to minimum and maximum limits.

A continuation of the original combination of premium and amount of insurance will result in a coverage period, which could range from a very short-term coverage to the coverage for the life of the insured, depending upon the relationship of the selected values.

At any time, while the policy is in force, after the first policy year, the owner may change the premiums and/or the amounts of insurance. However, premiums may not be paid after the insured's age 121. Decreases in face amount may not lower the amount of insurance below the minimum amount. Evidence of insurability may be required for any increase in amount of insurance.

II. BASIS OF VALUES

A. Interest

The minimum guaranteed interest rate applied in the calculation of cash values under this policy is 3% per annum. The company may apply an increased rate of interest in the calculation of cash values. The currently credited interest rate varies by face amount band and duration from the policy date. Any additional interest in excess of 3% is applied to any excess of the value of the policy over any loan outstanding against the policy.

B. Cost of Insurance

The guaranteed maximum cost of insurance rates applied in the calculation of cash values for this policy are based on the 2001 Commissioner's Standard Ordinary Mortality Table, ANB, Male and Female, Smoker and Nonsmoker versions. The formula for calculating these maximum term charges is contained in Appendix A.

For policies issued to insureds below age 18, a unismoke version of the 2001 Commissioner's Standard Ordinary Mortality Table is used as a base for the guaranteed COI rate.

The company may use cost of insurance rates that produce a lower cost of insurance, thus producing higher cash values than those generated by the guaranteed rates.

C. Basic Cash Value Calculation

Definitions

x	=	age nearest birthday at issue
t	=	duration from original issue date measured in months
i	=	guaranteed monthly interest rate
i_t	=	interest rate applied to cash value for month t .

Note: Interest is credited on a daily basis, so the actual effective monthly interest rate will depend on the number of days in a policy month. While the monthly guaranteed interest rate will therefore vary, it will be close to $1.03^{1/12} - 1$, some months being greater and some months being less than this amount. The interest factor used in calculating cost of insurance (i.e., in the expression $F_t / 1.03^{1/12}$), however, will always be equal to $1.03^{1/12}$.

q_{x+t}	=	maximum monthly cost of insurance rate for duration t as defined in Appendix A.
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F_t = total death benefit in month t , calculated according to the Death Benefit option chosen.

AC_t = Monthly contract charges in month t , consisting of:

Monthly administrative charge guaranteed to be no greater than \$15 per month, and

Monthly Percent of Target Premium charges guaranteed to be no greater than $1/12^{\text{th}}$ of the following annual calculations:

Years 2-4: 20% of the target premium
 Year 5: 10% of the target premium
 Years 6+: zero

G_t = gross premium collected in month t . All premiums are assumed to be paid monthly.

P_t = net premium credited to cash values. The maximum percent of premium charges are as follows:

Years	Up To Target	Above Target
1	40%	6.5%
2+	10%	6.5%

C_t = maximum monthly cost of insurance for month t .

$$= q_{x+t} \cdot \left[\frac{F_t}{1.03^{1/12}} - ({}_{t-1}CV + P_t - AC_t) \right]$$

${}_tCV$ = cash value at end of month t .

$$= ({}_{t-1}CV + P_t - AC_t - C_t) \cdot (1 + i_t)$$

(See note above on i_t)

III. Certification and Demonstration of Compliance with the Nonforfeiture Provisions of NAIC Universal Life Model Regulation Relating to Life Insurance

Certification

In my opinion, the nonforfeiture values available under this policy equal or exceed the minimums required under Section 6A of the NAIC Universal Life Insurance Regulation, Model #585 for all ages, rate classes, and durations at which the policy is available.

I have performed the following analysis, in accordance with all applicable actuarial Standards of Practice and Actuarial Guidelines, in support of this opinion:

Demonstration

The policy guaranteed and current expense charges are as shown in the following tables.

Guaranteed Maximum Expense Charges:

Load Type	<i>Annual Charge</i>						
	Yr 1	Yr 2-4	Yr 5	Yr 6-10	Yrs 11-15	Yrs 16-20	Yrs 21+
Premium Charge Up To Target*	40.00%	30.00%	20.00%	10.00%	10.00%	10.00%	10.00%
Premium Charge Above Target	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
Per Policy Charge	\$180	\$180	\$180	\$180	\$180	\$180	\$180

Current Expense Charges:

Load Type	<i>Annual Charge</i>						
	Yr 1	Yr 2-4	Yr 5	Yr 6-10	Yrs 11-15	Yrs 16-20	Yrs 21+
Premium Charge Up To Target*	40.00%	30.00%	20.00%	10.00%	4.00%	4.00%	4.00%
Premium Charge Above Target	6.50%	6.50%	6.50%	6.50%	4.00%	4.00%	4.00%
Per Policy Charge	\$180	\$180	\$180	\$180	\$180	\$180	\$120

*Notes:

- (1) Percent of target premium charges are aggregated with the premium load.
- (2) Premium charges are inclusive of taxes

The “Actual Excess 1st Year Expenses” are determined by x-y where:

x is the amount of the expense charges made in the first policy year.

y is the arithmetic average of the corresponding charges which the policy states would be imposed in policy years two through twenty.

While the policy only provides the guaranteed maximum rates, the illustration shows current charges. In this case it is most conservative to use the guaranteed maximum first year charges and the current renewal charges (results in the greatest “excess first year expense charge”).

Derivation of y:

$$\text{Premium Charge Up To Target} = \frac{(3 \cdot 30\%) + (1 \cdot 20\%) + (5 \cdot 10\%) + (10 \cdot 4\%)}{19}$$

$$= 10.5263\% \approx 10.52\%$$

$$\text{Premium Charge Above Target} = \frac{(9 \cdot 6.5\%) + (10 \cdot 4\%)}{19} = 5.1842\% \approx 5.18\%$$

$$\text{Per Policy Charge} = \frac{(19 \cdot 180)}{19} = 180$$

Note: All y values are rounded down. This is again for conservatism as lower values increase “Actual Excess 1st Year Expenses.”

Load Type	First Year (x)	Renewal Years (y)	Difference (x-y)
Premium Charge Up To Target	40.00%	10.52%	29.48%
Premium Charge Above Target	6.50%	5.18%	1.32%
Per Policy Charge	\$180	\$180	\$0

Thus the “Actual Excess 1st Year Expenses” per 1000 of face amount (EX) are given by:

$$EX = (.2948 \cdot \min\{\text{gross prem}, \text{target prem}\}) + (.0132 \cdot \max\{\text{gross prem} - \text{target prem}, 0\})$$

Note: gross premium and target premium are expressed on a per \$1000 basis.

EX is maximized when the gross premium (GP) is high. For the purpose of this demonstration, we will assume that the GP paid is the premium such that the initial cash value net of the premium load equals the net single premium (NSP) that will fund the face amount. (Note that this is an unlikely and extremely high premium pattern. The net level premium or guideline annual premium may be more appropriate, but the NSP is the most conservative assumption.)

Since the assumed premium (GP) is always greater than the target premium, EX can be rewritten as:

$$EX = .2948 \cdot \text{target} + .0132 \cdot (GP - \text{target}) \quad \text{or}$$

$$EX = .2816 \cdot \text{target} + .0132 \cdot GP$$

The “Maximum Excess 1st Year Expense Allowance” per \$1000 is given by:

$$MaxEA = 10 + \min \{1.25 \cdot NLP, 40\} \quad \text{where}$$

NLP = Nonforfeiture Net Level Premium per \$1000 of face amount

Note: Both the NSP and the NLP are calculated using the mortality tables specified in section II.B.

To satisfy the requirement that the Excess 1st Year Expense Allowance is less than the Maximum Excess 1st Year Expense Allowance, MaxEA must be at least as great as EX for all issue age, sex, and risk class combinations. This demonstration of compliance is attached as Appendix B-1b. A detailed set of calculations showing compliance on a particular sample cell is attached as Appendix B-1a.

We have not included an Appendix B-2 listing details on surrender charges since this product does not have any such charges.

By Miao Chen, FSA, MAAA, Associate Actuary



Signature

August 1, 2008

Date

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

Appendix A

FORMULA FOR MAXIMUM TERM CHARGES FOR NYLIAC PROTECTOR UNIVERSAL LIFE INSURANCE POLICIES

The maximum monthly term charge per \$1

$$1 - (1 - q_x)^{1/12}$$

where q_x is annual rate from the 2001 CSO Table as specified in Section II.B.

Sample Calculation for Male, Age 35, Standard, and Face Amount of \$1,000,000

Definitions

x	=	Issue age
q_{x+t}	=	Annual rate from the 2001 CSO Table for duration t
C_{x+t}	=	Maximum monthly cost of insurance for duration t

Formula

q_{35}	=	0.002
C_{35}	=	$1 - (1 - 0.002)^{1/12}$
	=	0.00017

Appendix B-1a
Demonstration of Nonforfeiture Compliance on a Sample Cell

Illustrative Calculations for Male, Age 35, Standard, and Face Amount of \$1,000,000

Definitions

x	=	Issue age
t	=	Duration from issue
$Gross\ Premium_x$	=	Premium such that the initial cash value, net of the premium load, equals the Net Single Premium
NSP_x	=	Net single premium per \$1000 of face amount required to fund the face amount
NLP_x	=	Nonforfeiture Net level premium per \$1000 of face amount
$MaxEA_x$	=	Maximum Excess 1 st Year Expense Allowance as defined in section III
EX_x	=	Actual Excess 1 st Year Expenses as defined in section III
A_x	=	actuarial present value of \$1 of death benefit at an interest rate of 4% and 2001 CSO
\ddot{a}_x	=	actuarial present value of \$1 annuity due at an interest rate of 4% and 2001 CSO

Appendix B-1a (cont.)

Calculations on a Per \$1,000 Basis

$$T \arg et Pr emium_{35} = 9.73$$

$$NSP_x = 1000 \times A_x$$

$$NSP_{35} = 1000 \times 0.244082$$

$$NSP_{35} = 244.08$$

$$NSP_x = Gross Pr emium_x - [(0.40 \times T \arg et Pr emium_x) + ((Gross Pr emium_x - T \arg et Pr emium_x) \times 0.065)]$$

$$NSP_x = (0.935 \times Gross Pr emium_x) - (0.335 \times T \arg et Pr emium_x)$$

$$Gross Pr emium_x = \frac{NSP_x + (0.335 \times T \arg et Pr emium_x)}{0.935}$$

$$Gross Pr emium_{35} = \frac{244.08 + (0.335 \times 9.73)}{0.935}$$

$$Gross Pr emium_{35} = 264.54$$

$$NLP_x = \frac{1000 \times A_x}{a_x}$$

$$NLP_{35} = \frac{1000 \times 0.244082}{19.65386}$$

$$NLP_{35} = 12.42$$

$$\begin{aligned} MaxEA_x &= 10 + Min\{1.25 \times NLP_x, 40\} \\ &= 10 + Min\{1.25 \times 12.42, 40\} \\ &= 25.52 \end{aligned}$$

$$\begin{aligned} EX_x &= (0.2816 \times T \arg et Pr emium_x) + (0.0132 \times Gross Pr emium_x) \\ &= (0.2816 \times 9.73) + (0.0132 \times 264.54) \\ &= 6.23 \end{aligned}$$

$$\begin{aligned} MaxEA - EX &= 25.52 - 6.23 \\ &= 19.29 \end{aligned}$$

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max Excess</u>		<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense Allowance</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-20</u>
			<u>1st Year Expense</u>	<u>Gross (per-1,000)</u>			
Male	0	NonSmoker	13.20	67.85	1.70	11.50	
Male	1	NonSmoker	13.29	69.54	1.72	11.57	N/A
Male	2	NonSmoker	13.40	71.75	1.77	11.63	
Male	3	NonSmoker	13.53	74.22	1.83	11.70	
Male	4	NonSmoker	13.67	76.92	1.89	11.78	
Male	5	NonSmoker	13.81	79.77	1.95	11.86	
Male	6	NonSmoker	13.97	82.75	2.03	11.94	
Male	7	NonSmoker	14.13	85.83	2.10	12.03	
Male	8	NonSmoker	14.30	89.05	2.18	12.12	
Male	9	NonSmoker	14.48	92.39	2.26	12.22	
Male	10	NonSmoker	14.66	95.86	2.34	12.32	
Male	11	NonSmoker	14.85	99.46	2.43	12.43	
Male	12	NonSmoker	15.05	103.18	2.52	12.53	
Male	13	NonSmoker	15.26	106.99	2.61	12.65	
Male	14	NonSmoker	15.47	110.89	2.71	12.76	
Male	15	NonSmoker	15.69	114.86	2.80	12.89	
Male	16	NonSmoker	15.92	118.87	2.90	13.01	
Male	17	NonSmoker	16.14	122.91	3.00	13.14	
Male	18	NonSmoker	16.13	122.53	2.83	13.30	
Male	19	NonSmoker	16.36	126.55	2.93	13.43	
Male	20	NonSmoker	16.60	130.72	3.03	13.57	
Male	21	NonSmoker	16.85	135.05	3.13	13.72	
Male	22	NonSmoker	17.11	139.56	3.23	13.88	
Male	23	NonSmoker	17.39	144.25	3.34	14.04	
Male	24	NonSmoker	17.67	149.13	3.46	14.21	
Male	25	NonSmoker	17.98	154.20	3.59	14.39	
Male	26	NonSmoker	18.30	159.47	3.72	14.58	
Male	27	NonSmoker	18.63	164.92	3.85	14.78	
Male	28	NonSmoker	18.98	170.56	3.99	14.99	
Male	29	NonSmoker	19.35	176.44	4.14	15.21	
Male	30	NonSmoker	19.74	182.59	4.30	15.44	
Male	31	NonSmoker	20.15	189.00	4.46	15.69	
Male	32	NonSmoker	20.59	195.68	4.64	15.95	
Male	33	NonSmoker	21.05	202.64	4.82	16.23	
Male	34	NonSmoker	21.54	209.86	5.01	16.53	
Male	35	NonSmoker	22.05	217.36	5.20	16.85	
Male	36	NonSmoker	22.60	225.14	5.41	17.19	
Male	37	NonSmoker	23.17	233.20	5.63	17.54	
Male	38	NonSmoker	23.77	241.55	5.86	17.92	
Male	39	NonSmoker	24.41	250.16	6.09	18.32	
Male	40	NonSmoker	25.08	259.08	6.34	18.74	
Male	41	NonSmoker	25.79	268.29	6.59	19.19	
Male	42	NonSmoker	26.54	277.79	6.86	19.67	
Male	43	NonSmoker	27.32	287.58	7.15	20.18	
Male	44	NonSmoker	28.16	297.64	7.44	20.71	
Male	45	NonSmoker	29.03	307.97	7.75	21.28	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense Allowance</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Male	46	NonSmoker	29.95	318.57	8.07	21.88	
Male	47	NonSmoker	30.92	329.46	8.40	22.52	N/A
Male	48	NonSmoker	31.95	340.64	8.75	23.20	
Male	49	NonSmoker	33.04	352.21	9.12	23.92	
Male	50	NonSmoker	34.21	364.16	9.51	24.70	
Male	51	NonSmoker	35.45	376.48	9.91	25.54	
Male	52	NonSmoker	36.77	389.15	10.34	26.43	
Male	53	NonSmoker	38.17	402.13	10.79	27.38	
Male	54	NonSmoker	39.66	415.43	11.26	28.41	
Male	55	NonSmoker	41.24	428.99	11.75	29.49	
Male	56	NonSmoker	42.91	442.78	12.27	30.64	
Male	57	NonSmoker	44.68	456.80	12.80	31.88	
Male	58	NonSmoker	46.55	471.06	13.37	33.18	
Male	59	NonSmoker	48.56	485.65	13.97	34.59	
Male	60	NonSmoker	50.00	500.55	14.60	35.40	
Male	61	NonSmoker	50.00	515.72	15.26	34.74	
Male	62	NonSmoker	50.00	531.09	15.96	34.04	
Male	63	NonSmoker	50.00	546.60	16.70	33.30	
Male	64	NonSmoker	50.00	562.19	17.47	32.53	
Male	65	NonSmoker	50.00	577.90	18.29	31.71	
Male	66	NonSmoker	50.00	593.72	19.15	30.85	
Male	67	NonSmoker	50.00	609.69	20.05	29.95	
Male	68	NonSmoker	50.00	625.87	21.01	28.99	
Male	69	NonSmoker	50.00	642.29	22.03	27.97	
Male	70	NonSmoker	50.00	657.88	22.25	27.75	
Male	71	NonSmoker	50.00	673.56	22.48	27.52	
Male	72	NonSmoker	50.00	689.31	22.70	27.30	
Male	73	NonSmoker	50.00	704.92	22.92	27.08	
Male	74	NonSmoker	50.00	720.41	23.14	26.86	
Male	75	NonSmoker	50.00	735.82	23.35	26.65	
Male	76	NonSmoker	50.00	751.13	23.57	26.43	
Male	77	NonSmoker	50.00	767.19	24.45	25.55	
Male	78	NonSmoker	50.00	783.41	25.61	24.39	
Male	79	NonSmoker	50.00	799.43	26.84	23.16	
Male	80	NonSmoker	50.00	815.14	28.14	21.86	
Male	81	NonSmoker	50.00	830.54	29.52	20.48	
Male	82	NonSmoker	50.00	845.55	31.00	19.00	
Male	83	NonSmoker	50.00	860.22	32.56	17.44	
Male	84	NonSmoker	50.00	874.57	34.20	15.80	
Male	85	NonSmoker	50.00	888.52	35.91	14.09	
Male	86	NonSmoker	50.00	900.37	36.37	13.63	
Male	87	NonSmoker	50.00	911.49	36.74	13.26	
Male	88	NonSmoker	50.00	921.80	37.01	12.99	
Male	89	NonSmoker	50.00	931.31	37.21	12.79	
Male	90	NonSmoker	50.00	940.03	37.34	12.66	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense Allowance</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-20</u>
Male	0	Preferred	13.20	67.85	1.70	11.50	
Male	1	Preferred	13.29	69.54	1.72	11.57	N/A
Male	2	Preferred	13.40	71.75	1.77	11.63	
Male	3	Preferred	13.53	74.22	1.83	11.70	
Male	4	Preferred	13.67	76.92	1.89	11.78	
Male	5	Preferred	13.81	79.77	1.95	11.86	
Male	6	Preferred	13.97	82.75	2.03	11.94	
Male	7	Preferred	14.13	85.83	2.10	12.03	
Male	8	Preferred	14.30	89.05	2.18	12.12	
Male	9	Preferred	14.48	92.39	2.26	12.22	
Male	10	Preferred	14.66	95.86	2.34	12.32	
Male	11	Preferred	14.85	99.46	2.43	12.43	
Male	12	Preferred	15.05	103.18	2.52	12.53	
Male	13	Preferred	15.26	106.99	2.61	12.65	
Male	14	Preferred	15.47	110.89	2.71	12.76	
Male	15	Preferred	15.69	114.86	2.80	12.89	
Male	16	Preferred	15.92	118.87	2.90	13.01	
Male	17	Preferred	16.14	122.91	3.00	13.14	
Male	18	Preferred	16.13	122.39	2.72	13.41	
Male	19	Preferred	16.36	126.41	2.81	13.55	
Male	20	Preferred	16.60	130.57	2.91	13.69	
Male	21	Preferred	16.85	134.90	3.01	13.84	
Male	22	Preferred	17.11	139.40	3.11	14.00	
Male	23	Preferred	17.39	144.09	3.21	14.17	
Male	24	Preferred	17.67	148.96	3.33	14.35	
Male	25	Preferred	17.98	154.03	3.45	14.53	
Male	26	Preferred	18.30	159.29	3.57	14.73	
Male	27	Preferred	18.63	164.73	3.70	14.93	
Male	28	Preferred	18.98	170.36	3.83	15.15	
Male	29	Preferred	19.35	176.24	3.98	15.37	
Male	30	Preferred	19.74	182.38	4.13	15.61	
Male	31	Preferred	20.15	188.78	4.29	15.87	
Male	32	Preferred	20.59	195.45	4.45	16.14	
Male	33	Preferred	21.05	202.40	4.62	16.43	
Male	34	Preferred	21.54	209.60	4.80	16.74	
Male	35	Preferred	22.05	217.09	4.99	17.06	
Male	36	Preferred	22.60	224.86	5.19	17.41	
Male	37	Preferred	23.17	232.91	5.39	17.77	
Male	38	Preferred	23.77	241.24	5.61	18.16	
Male	39	Preferred	24.41	249.85	5.84	18.57	
Male	40	Preferred	25.08	258.75	6.07	19.01	
Male	41	Preferred	25.79	267.94	6.32	19.47	
Male	42	Preferred	26.54	277.43	6.57	19.96	
Male	43	Preferred	27.32	287.20	6.84	20.48	
Male	44	Preferred	28.16	297.24	7.12	21.04	
Male	45	Preferred	29.03	307.55	7.41	21.62	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Male	46	Preferred	29.95	318.13	7.71	22.24	N/A
Male	47	Preferred	30.92	329.00	8.03	22.89	
Male	48	Preferred	31.95	340.16	8.36	23.58	
Male	49	Preferred	33.04	351.70	8.71	24.33	
Male	50	Preferred	34.21	363.63	9.08	25.13	
Male	51	Preferred	35.45	375.92	9.46	25.99	
Male	52	Preferred	36.77	388.56	9.87	26.90	
Male	53	Preferred	38.17	401.51	10.29	27.88	
Male	54	Preferred	39.66	414.77	10.73	28.93	
Male	55	Preferred	41.24	428.30	11.20	30.05	
Male	56	Preferred	42.91	442.04	11.68	31.23	
Male	57	Preferred	44.68	456.02	12.19	32.49	
Male	58	Preferred	46.55	470.24	12.72	33.83	
Male	59	Preferred	48.56	484.79	13.28	35.28	
Male	60	Preferred	50.00	499.64	13.87	36.13	
Male	61	Preferred	50.00	514.75	14.49	35.51	
Male	62	Preferred	50.00	530.07	15.14	34.86	
Male	63	Preferred	50.00	545.51	15.83	34.17	
Male	64	Preferred	50.00	561.05	16.56	33.44	
Male	65	Preferred	50.00	576.68	17.31	32.69	
Male	66	Preferred	50.00	592.43	18.12	31.88	
Male	67	Preferred	50.00	608.32	18.96	31.04	
Male	68	Preferred	50.00	624.42	19.85	30.15	
Male	69	Preferred	50.00	640.74	20.79	29.21	
Male	70	Preferred	50.00	656.33	21.01	28.99	
Male	71	Preferred	50.00	672.01	21.24	28.76	
Male	72	Preferred	50.00	687.76	21.46	28.54	
Male	73	Preferred	50.00	703.37	21.68	28.32	
Male	74	Preferred	50.00	718.86	21.90	28.10	
Male	75	Preferred	50.00	734.27	22.11	27.89	
Male	76	Preferred	50.00	749.58	22.33	27.67	
Male	77	Preferred	50.00	765.55	23.14	26.86	
Male	78	Preferred	50.00	781.66	24.21	25.79	
Male	79	Preferred	50.00	797.56	25.34	24.66	
Male	80	Preferred	50.00	813.15	26.55	23.45	
Male	81	Preferred	50.00	828.42	27.83	22.17	
Male	82	Preferred	50.00	843.28	29.18	20.82	
Male	83	Preferred	50.00	857.79	30.62	19.38	
Male	84	Preferred	50.00	871.97	32.13	17.87	
Male	85	Preferred	50.00	885.75	33.70	16.30	
Male	86	Preferred	50.00	897.57	34.13	15.87	
Male	87	Preferred	50.00	908.65	34.48	15.52	
Male	88	Preferred	50.00	918.95	34.74	15.26	
Male	89	Preferred	50.00	928.46	34.92	15.08	
Male	90	Preferred	50.00	937.17	35.05	14.95	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Male	0	Select-Preferred	13.20	67.85	1.70	11.50	N/A
Male	1	Select-Preferred	13.29	69.54	1.72	11.57	
Male	2	Select-Preferred	13.40	71.75	1.77	11.63	
Male	3	Select-Preferred	13.53	74.22	1.83	11.70	
Male	4	Select-Preferred	13.67	76.92	1.89	11.78	
Male	5	Select-Preferred	13.81	79.77	1.95	11.86	
Male	6	Select-Preferred	13.97	82.75	2.03	11.94	
Male	7	Select-Preferred	14.13	85.83	2.10	12.03	
Male	8	Select-Preferred	14.30	89.05	2.18	12.12	
Male	9	Select-Preferred	14.48	92.39	2.26	12.22	
Male	10	Select-Preferred	14.66	95.86	2.34	12.32	
Male	11	Select-Preferred	14.85	99.46	2.43	12.43	
Male	12	Select-Preferred	15.05	103.18	2.52	12.53	
Male	13	Select-Preferred	15.26	106.99	2.61	12.65	
Male	14	Select-Preferred	15.47	110.89	2.71	12.76	
Male	15	Select-Preferred	15.69	114.86	2.80	12.89	
Male	16	Select-Preferred	15.92	118.87	2.90	13.01	
Male	17	Select-Preferred	16.14	122.91	3.00	13.14	
Male	18	Select-Preferred	16.13	122.25	2.61	13.52	
Male	19	Select-Preferred	16.36	126.27	2.70	13.66	
Male	20	Select-Preferred	16.60	130.42	2.79	13.81	
Male	21	Select-Preferred	16.85	134.75	2.89	13.96	
Male	22	Select-Preferred	17.11	139.24	2.98	14.13	
Male	23	Select-Preferred	17.39	143.92	3.08	14.30	
Male	24	Select-Preferred	17.67	148.79	3.19	14.48	
Male	25	Select-Preferred	17.98	153.85	3.30	14.67	
Male	26	Select-Preferred	18.30	159.11	3.42	14.87	
Male	27	Select-Preferred	18.63	164.54	3.55	15.09	
Male	28	Select-Preferred	18.98	170.16	3.68	15.30	
Male	29	Select-Preferred	19.35	176.03	3.81	15.54	
Male	30	Select-Preferred	19.74	182.16	3.96	15.78	
Male	31	Select-Preferred	20.15	188.55	4.11	16.05	
Male	32	Select-Preferred	20.59	195.21	4.26	16.33	
Male	33	Select-Preferred	21.05	202.15	4.43	16.62	
Male	34	Select-Preferred	21.54	209.35	4.60	16.94	
Male	35	Select-Preferred	22.05	216.83	4.78	17.27	
Male	36	Select-Preferred	22.60	224.58	4.97	17.63	
Male	37	Select-Preferred	23.17	232.62	5.16	18.01	
Male	38	Select-Preferred	23.77	240.94	5.37	18.40	
Male	39	Select-Preferred	24.41	249.53	5.58	18.83	
Male	40	Select-Preferred	25.08	258.41	5.80	19.28	
Male	41	Select-Preferred	25.79	267.60	6.04	19.75	
Male	42	Select-Preferred	26.54	277.07	6.28	20.26	
Male	43	Select-Preferred	27.32	286.82	6.54	20.79	
Male	44	Select-Preferred	28.16	296.84	6.80	21.36	
Male	45	Select-Preferred	29.03	307.13	7.08	21.95	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Male	46	Select-Preferred	29.95	317.70	7.36	22.59	N/A
Male	47	Select-Preferred	30.92	328.54	7.66	23.26	
Male	48	Select-Preferred	31.95	339.67	7.98	23.97	
Male	49	Select-Preferred	33.04	351.19	8.30	24.74	
Male	50	Select-Preferred	34.21	363.09	8.65	25.56	
Male	51	Select-Preferred	35.45	375.35	9.01	26.44	
Male	52	Select-Preferred	36.77	387.96	9.39	27.38	
Male	53	Select-Preferred	38.17	400.88	9.79	28.38	
Male	54	Select-Preferred	39.66	414.11	10.21	29.46	
Male	55	Select-Preferred	41.24	427.61	10.64	30.60	
Male	56	Select-Preferred	42.91	441.31	11.09	31.82	
Male	57	Select-Preferred	44.68	455.25	11.57	33.11	
Male	58	Select-Preferred	46.55	469.43	12.07	34.49	
Male	59	Select-Preferred	48.56	483.92	12.59	35.97	
Male	60	Select-Preferred	50.00	498.73	13.14	36.86	
Male	61	Select-Preferred	50.00	513.79	13.72	36.28	
Male	62	Select-Preferred	50.00	529.05	14.33	35.67	
Male	63	Select-Preferred	50.00	544.43	14.97	35.03	
Male	64	Select-Preferred	50.00	559.90	15.64	34.36	
Male	65	Select-Preferred	50.00	575.46	16.34	33.66	
Male	66	Select-Preferred	50.00	591.13	17.08	32.92	
Male	67	Select-Preferred	50.00	606.95	17.86	32.14	
Male	68	Select-Preferred	50.00	622.96	18.68	31.32	
Male	69	Select-Preferred	50.00	639.19	19.56	30.44	
Male	70	Select-Preferred	50.00	654.78	19.78	30.22	
Male	71	Select-Preferred	50.00	670.46	20.00	30.00	
Male	72	Select-Preferred	50.00	686.21	20.22	29.78	
Male	73	Select-Preferred	50.00	701.82	20.44	29.56	
Male	74	Select-Preferred	50.00	717.31	20.66	29.34	
Male	75	Select-Preferred	50.00	732.72	20.88	29.12	
Male	76	Select-Preferred	50.00	748.04	21.09	28.91	
Male	77	Select-Preferred	50.00	763.90	21.82	28.18	
Male	78	Select-Preferred	50.00	779.91	22.81	27.19	
Male	79	Select-Preferred	50.00	795.69	23.85	26.15	
Male	80	Select-Preferred	50.00	811.16	24.95	25.05	
Male	81	Select-Preferred	50.00	826.29	26.12	23.88	
Male	82	Select-Preferred	50.00	841.00	27.36	22.64	
Male	83	Select-Preferred	50.00	855.36	28.68	21.32	
Male	84	Select-Preferred	50.00	869.37	30.05	19.95	
Male	85	Select-Preferred	50.00	882.98	31.48	18.52	
Male	86	Select-Preferred	50.00	894.76	31.89	18.11	
Male	87	Select-Preferred	50.00	905.82	32.22	17.78	
Male	88	Select-Preferred	50.00	916.11	32.46	17.54	
Male	89	Select-Preferred	50.00	925.60	32.64	17.36	
Male	90	Select-Preferred	50.00	934.32	32.77	17.23	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue</u> <u>Age</u>	<u>Risk</u> <u>Class</u>	<u>SNFL Max</u> <u>1st Year</u> <u>Expense</u>	<u>Gross</u> <u>(per-1,000)</u>	<u>Actual</u> <u>Excess 1st</u> <u>Yr Expenses</u>	<u>Unamortized</u> <u>Excess 1st Year</u> <u>Expense</u>	<u>Unamortized</u> <u>Excess 1st Year</u> <u>Allowance EOY 1-</u>
Male	0	Smoker	12.66	57.00	1.56	11.10	N/A
Male	1	Smoker	12.74	58.74	1.58	11.17	
Male	2	Smoker	12.84	60.73	1.63	11.21	
Male	3	Smoker	12.95	62.89	1.68	11.27	
Male	4	Smoker	13.06	65.19	1.74	11.33	
Male	5	Smoker	13.18	67.60	1.79	11.39	
Male	6	Smoker	13.31	70.12	1.86	11.45	
Male	7	Smoker	13.44	72.73	1.92	11.52	
Male	8	Smoker	13.58	75.43	2.00	11.58	
Male	9	Smoker	13.73	78.23	2.07	11.66	
Male	10	Smoker	13.88	81.15	2.14	11.73	
Male	11	Smoker	14.03	84.17	2.22	11.81	
Male	12	Smoker	14.20	87.32	2.31	11.89	
Male	13	Smoker	14.36	90.54	2.39	11.97	
Male	14	Smoker	14.54	93.86	2.48	12.06	
Male	15	Smoker	14.72	97.29	2.57	12.15	
Male	16	Smoker	14.91	100.83	2.66	12.25	
Male	17	Smoker	15.11	104.48	2.76	12.35	
Male	18	Smoker	17.87	152.28	3.44	14.44	
Male	19	Smoker	18.18	157.35	3.55	14.63	
Male	20	Smoker	18.49	162.53	3.67	14.83	
Male	21	Smoker	18.82	167.88	3.79	15.03	
Male	22	Smoker	19.17	173.38	3.92	15.25	
Male	23	Smoker	19.53	179.06	4.05	15.48	
Male	24	Smoker	19.90	184.93	4.20	15.71	
Male	25	Smoker	20.30	190.96	4.34	15.96	
Male	26	Smoker	20.70	197.17	4.49	16.21	
Male	27	Smoker	21.13	203.57	4.65	16.48	
Male	28	Smoker	21.58	210.15	4.82	16.76	
Male	29	Smoker	22.05	217.01	4.99	17.05	
Male	30	Smoker	22.55	224.16	5.18	17.37	
Male	31	Smoker	23.08	231.61	5.37	17.71	
Male	32	Smoker	23.64	239.38	5.56	18.07	
Male	33	Smoker	24.23	247.47	5.78	18.45	
Male	34	Smoker	24.86	255.85	6.00	18.86	
Male	35	Smoker	25.52	264.54	6.23	19.29	
Male	36	Smoker	26.23	273.53	6.47	19.76	
Male	37	Smoker	26.97	282.82	6.72	20.25	
Male	38	Smoker	27.75	292.42	6.99	20.77	
Male	39	Smoker	28.58	302.29	7.26	21.32	
Male	40	Smoker	29.45	312.45	7.55	21.91	
Male	41	Smoker	30.37	322.89	7.84	22.53	
Male	42	Smoker	31.34	333.60	8.15	23.19	
Male	43	Smoker	32.36	344.55	8.48	23.88	
Male	44	Smoker	33.43	355.72	8.82	24.62	
Male	45	Smoker	34.56	367.08	9.17	25.39	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Male	46	Smoker	35.73	378.63	9.53	26.20	N/A
Male	47	Smoker	36.97	390.40	9.91	27.06	
Male	48	Smoker	38.27	402.40	10.30	27.97	
Male	49	Smoker	39.67	414.79	10.72	28.94	
Male	50	Smoker	41.15	427.55	11.16	29.99	
Male	51	Smoker	42.74	440.63	11.62	31.12	
Male	52	Smoker	44.42	454.01	12.10	32.32	
Male	53	Smoker	46.20	467.60	12.60	33.60	
Male	54	Smoker	48.09	481.37	13.13	34.95	
Male	55	Smoker	50.00	495.24	13.68	36.32	
Male	56	Smoker	50.00	509.17	14.26	35.74	
Male	57	Smoker	50.00	523.17	14.86	35.14	
Male	58	Smoker	50.00	537.25	15.49	34.51	
Male	59	Smoker	50.00	551.58	16.15	33.85	
Male	60	Smoker	50.00	566.13	16.85	33.15	
Male	61	Smoker	50.00	580.82	17.59	32.41	
Male	62	Smoker	50.00	595.55	18.37	31.63	
Male	63	Smoker	50.00	610.19	19.19	30.81	
Male	64	Smoker	50.00	624.70	20.05	29.95	
Male	65	Smoker	50.00	639.10	20.95	29.05	
Male	66	Smoker	50.00	653.48	21.90	28.10	
Male	67	Smoker	50.00	667.90	22.91	27.09	
Male	68	Smoker	50.00	682.48	23.98	26.02	
Male	69	Smoker	50.00	697.24	25.12	24.88	
Male	70	Smoker	50.00	710.98	25.31	24.69	
Male	71	Smoker	50.00	724.80	25.51	24.49	
Male	72	Smoker	50.00	738.68	25.71	24.29	
Male	73	Smoker	50.00	752.34	25.90	24.10	
Male	74	Smoker	50.00	765.88	26.09	23.91	
Male	75	Smoker	50.00	779.37	26.29	23.71	
Male	76	Smoker	50.00	792.72	26.48	23.52	
Male	77	Smoker	50.00	806.99	27.48	22.52	
Male	78	Smoker	50.00	821.42	28.78	21.22	
Male	79	Smoker	50.00	835.63	30.16	19.84	
Male	80	Smoker	50.00	849.54	31.63	18.37	
Male	81	Smoker	50.00	863.16	33.20	16.80	
Male	82	Smoker	50.00	876.42	34.87	15.13	
Male	83	Smoker	50.00	889.44	36.65	13.35	
Male	84	Smoker	50.00	902.17	38.45	11.55	
Male	85	Smoker	50.00	913.35	39.27	10.73	
Male	86	Smoker	50.00	923.15	39.40	10.60	
Male	87	Smoker	50.00	932.33	39.52	10.48	
Male	88	Smoker	50.00	940.86	39.63	10.37	
Male	89	Smoker	50.00	948.71	39.74	10.26	
Male	90	Smoker	50.00	955.87	39.83	10.17	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Male	0	Select-Standard	12.66	57.00	1.56	11.10	N/A
Male	1	Select-Standard	12.74	58.74	1.58	11.17	
Male	2	Select-Standard	12.84	60.73	1.63	11.21	
Male	3	Select-Standard	12.95	62.89	1.68	11.27	
Male	4	Select-Standard	13.06	65.19	1.74	11.33	
Male	5	Select-Standard	13.18	67.60	1.79	11.39	
Male	6	Select-Standard	13.31	70.12	1.86	11.45	
Male	7	Select-Standard	13.44	72.73	1.92	11.52	
Male	8	Select-Standard	13.58	75.43	2.00	11.58	
Male	9	Select-Standard	13.73	78.23	2.07	11.66	
Male	10	Select-Standard	13.88	81.15	2.14	11.73	
Male	11	Select-Standard	14.03	84.17	2.22	11.81	
Male	12	Select-Standard	14.20	87.32	2.31	11.89	
Male	13	Select-Standard	14.36	90.54	2.39	11.97	
Male	14	Select-Standard	14.54	93.86	2.48	12.06	
Male	15	Select-Standard	14.72	97.29	2.57	12.15	
Male	16	Select-Standard	14.91	100.83	2.66	12.25	
Male	17	Select-Standard	15.11	104.48	2.76	12.35	
Male	18	Select-Standard	17.87	152.17	3.34	14.53	
Male	19	Select-Standard	18.18	157.23	3.46	14.72	
Male	20	Select-Standard	18.49	162.41	3.57	14.92	
Male	21	Select-Standard	18.82	167.75	3.69	15.13	
Male	22	Select-Standard	19.17	173.26	3.82	15.35	
Male	23	Select-Standard	19.53	178.93	3.94	15.58	
Male	24	Select-Standard	19.90	184.79	4.08	15.82	
Male	25	Select-Standard	20.30	190.81	4.22	16.07	
Male	26	Select-Standard	20.70	197.02	4.37	16.33	
Male	27	Select-Standard	21.13	203.41	4.52	16.61	
Male	28	Select-Standard	21.58	209.99	4.69	16.89	
Male	29	Select-Standard	22.05	216.84	4.86	17.19	
Male	30	Select-Standard	22.55	223.98	5.03	17.51	
Male	31	Select-Standard	23.08	231.43	5.22	17.85	
Male	32	Select-Standard	23.64	239.19	5.41	18.22	
Male	33	Select-Standard	24.23	247.27	5.62	18.61	
Male	34	Select-Standard	24.86	255.65	5.83	19.03	
Male	35	Select-Standard	25.52	264.32	6.06	19.47	
Male	36	Select-Standard	26.23	273.30	6.29	19.94	
Male	37	Select-Standard	26.97	282.59	6.53	20.44	
Male	38	Select-Standard	27.75	292.17	6.79	20.97	
Male	39	Select-Standard	28.58	302.02	7.05	21.53	
Male	40	Select-Standard	29.45	312.18	7.33	22.13	
Male	41	Select-Standard	30.37	322.60	7.61	22.76	
Male	42	Select-Standard	31.34	333.30	7.91	23.43	
Male	43	Select-Standard	32.36	344.24	8.23	24.14	
Male	44	Select-Standard	33.43	355.39	8.55	24.88	
Male	45	Select-Standard	34.56	366.73	8.89	25.67	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Male	46	Select-Standard	35.73	378.26	9.24	26.49	N/A
Male	47	Select-Standard	36.97	390.02	9.60	27.37	
Male	48	Select-Standard	38.27	402.00	9.98	28.29	
Male	49	Select-Standard	39.67	414.37	10.39	29.28	
Male	50	Select-Standard	41.15	427.11	10.81	30.34	
Male	51	Select-Standard	42.74	440.16	11.25	31.49	
Male	52	Select-Standard	44.42	453.52	11.71	32.71	
Male	53	Select-Standard	46.20	467.08	12.19	34.01	
Male	54	Select-Standard	48.09	480.83	12.70	35.39	
Male	55	Select-Standard	50.00	494.67	13.22	36.78	
Male	56	Select-Standard	50.00	508.56	13.78	36.22	
Male	57	Select-Standard	50.00	522.53	14.35	35.65	
Male	58	Select-Standard	50.00	536.57	14.95	35.05	
Male	59	Select-Standard	50.00	550.87	15.59	34.41	
Male	60	Select-Standard	50.00	565.37	16.25	33.75	
Male	61	Select-Standard	50.00	580.02	16.95	33.05	
Male	62	Select-Standard	50.00	594.70	17.69	32.31	
Male	63	Select-Standard	50.00	609.30	18.47	31.53	
Male	64	Select-Standard	50.00	623.76	19.29	30.71	
Male	65	Select-Standard	50.00	638.10	20.15	29.85	
Male	66	Select-Standard	50.00	652.41	21.05	28.95	
Male	67	Select-Standard	50.00	666.77	22.00	28.00	
Male	68	Select-Standard	50.00	681.28	23.01	26.99	
Male	69	Select-Standard	50.00	695.96	24.09	25.91	
Male	70	Select-Standard	50.00	710.23	24.71	25.29	
Male	71	Select-Standard	50.00	724.04	24.90	25.10	
Male	72	Select-Standard	50.00	737.92	25.10	24.90	
Male	73	Select-Standard	50.00	751.59	25.29	24.71	
Male	74	Select-Standard	50.00	765.12	25.49	24.51	
Male	75	Select-Standard	50.00	778.61	25.68	24.32	
Male	76	Select-Standard	50.00	792.11	25.99	24.01	
Male	77	Select-Standard	50.00	806.38	27.00	23.00	
Male	78	Select-Standard	50.00	820.50	28.05	21.95	
Male	79	Select-Standard	50.00	834.37	29.16	20.84	
Male	80	Select-Standard	50.00	847.89	30.32	19.68	
Male	81	Select-Standard	50.00	861.40	31.79	18.21	
Male	82	Select-Standard	50.00	874.54	33.37	16.63	
Male	83	Select-Standard	50.00	887.44	35.05	14.95	
Male	84	Select-Standard	50.00	900.03	36.74	13.26	
Male	85	Select-Standard	50.00	912.08	38.26	11.74	
Male	86	Select-Standard	50.00	921.90	38.40	11.60	
Male	87	Select-Standard	50.00	931.08	38.52	11.48	
Male	88	Select-Standard	50.00	939.61	38.63	11.37	
Male	89	Select-Standard	50.00	947.46	38.74	11.26	
Male	90	Select-Standard	50.00	954.62	38.83	11.17	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-20</u>
Female	0	NonSmoker	12.66	56.84	1.43	11.22	N/A
Female	1	NonSmoker	12.74	58.60	1.46	11.29	
Female	2	NonSmoker	12.84	60.58	1.51	11.33	
Female	3	NonSmoker	12.95	62.74	1.56	11.39	
Female	4	NonSmoker	13.06	65.03	1.61	11.46	
Female	5	NonSmoker	13.18	67.44	1.67	11.52	
Female	6	NonSmoker	13.31	69.95	1.72	11.59	
Female	7	NonSmoker	13.44	72.56	1.79	11.66	
Female	8	NonSmoker	13.58	75.25	1.85	11.73	
Female	9	NonSmoker	13.73	78.04	1.92	11.81	
Female	10	NonSmoker	13.88	80.95	1.99	11.89	
Female	11	NonSmoker	14.03	83.97	2.06	11.97	
Female	12	NonSmoker	14.20	87.10	2.14	12.06	
Female	13	NonSmoker	14.36	90.31	2.21	12.15	
Female	14	NonSmoker	14.54	93.63	2.29	12.25	
Female	15	NonSmoker	14.72	97.05	2.38	12.34	
Female	16	NonSmoker	14.91	100.58	2.46	12.45	
Female	17	NonSmoker	15.11	104.22	2.55	12.56	
Female	18	NonSmoker	15.17	105.11	2.43	12.74	
Female	19	NonSmoker	15.37	108.91	2.52	12.86	
Female	20	NonSmoker	15.59	112.83	2.61	12.98	
Female	21	NonSmoker	15.82	116.91	2.71	13.11	
Female	22	NonSmoker	16.05	121.14	2.80	13.25	
Female	23	NonSmoker	16.30	125.54	2.91	13.39	
Female	24	NonSmoker	16.56	130.10	3.02	13.54	
Female	25	NonSmoker	16.83	134.83	3.13	13.71	
Female	26	NonSmoker	17.12	139.76	3.25	13.87	
Female	27	NonSmoker	17.42	144.86	3.37	14.05	
Female	28	NonSmoker	17.73	150.13	3.50	14.24	
Female	29	NonSmoker	18.06	155.60	3.63	14.43	
Female	30	NonSmoker	18.41	161.26	3.77	14.64	
Female	31	NonSmoker	18.77	167.14	3.92	14.85	
Female	32	NonSmoker	19.15	173.21	4.07	15.08	
Female	33	NonSmoker	19.54	179.50	4.22	15.32	
Female	34	NonSmoker	19.96	186.02	4.39	15.57	
Female	35	NonSmoker	20.40	192.74	4.56	15.84	
Female	36	NonSmoker	20.86	199.69	4.74	16.12	
Female	37	NonSmoker	21.34	206.86	4.92	16.41	
Female	38	NonSmoker	21.84	214.26	5.12	16.72	
Female	39	NonSmoker	22.37	221.93	5.32	17.05	
Female	40	NonSmoker	22.93	229.87	5.53	17.40	
Female	41	NonSmoker	23.52	238.08	5.75	17.77	
Female	42	NonSmoker	24.14	246.57	5.98	18.16	
Female	43	NonSmoker	24.80	255.34	6.22	18.58	
Female	44	NonSmoker	25.49	264.40	6.46	19.03	
Female	45	NonSmoker	26.22	273.74	6.72	19.50	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Female	46	NonSmoker	26.99	283.36	6.99	19.99	N/A
Female	47	NonSmoker	27.80	293.26	7.27	20.52	
Female	48	NonSmoker	28.65	303.43	7.56	21.08	
Female	49	NonSmoker	29.54	313.86	7.87	21.67	
Female	50	NonSmoker	30.49	324.55	8.19	22.30	
Female	51	NonSmoker	31.48	335.49	8.52	22.96	
Female	52	NonSmoker	32.53	346.68	8.87	23.66	
Female	53	NonSmoker	33.62	358.11	9.23	24.39	
Female	54	NonSmoker	34.78	369.78	9.61	25.17	
Female	55	NonSmoker	36.00	381.68	10.00	25.99	
Female	56	NonSmoker	37.28	393.82	10.41	26.87	
Female	57	NonSmoker	38.63	406.18	10.84	27.79	
Female	58	NonSmoker	40.06	418.75	11.29	28.76	
Female	59	NonSmoker	41.56	431.56	11.77	29.79	
Female	60	NonSmoker	43.15	444.61	12.27	30.87	
Female	61	NonSmoker	44.83	457.94	12.80	32.03	
Female	62	NonSmoker	46.62	471.52	13.36	33.26	
Female	63	NonSmoker	48.52	485.36	13.95	34.57	
Female	64	NonSmoker	50.00	499.48	14.58	35.42	
Female	65	NonSmoker	50.00	513.87	15.24	34.76	
Female	66	NonSmoker	50.00	528.53	15.93	34.07	
Female	67	NonSmoker	50.00	543.45	16.67	33.33	
Female	68	NonSmoker	50.00	558.62	17.46	32.54	
Female	69	NonSmoker	50.00	574.05	18.30	31.70	
Female	70	NonSmoker	50.00	588.93	18.56	31.44	
Female	71	NonSmoker	50.00	603.89	18.77	31.23	
Female	72	NonSmoker	50.00	618.97	18.99	31.01	
Female	73	NonSmoker	50.00	634.11	19.20	30.80	
Female	74	NonSmoker	50.00	649.33	19.42	30.58	
Female	75	NonSmoker	50.00	664.60	19.63	30.37	
Female	76	NonSmoker	50.00	679.91	19.85	30.15	
Female	77	NonSmoker	50.00	696.17	20.82	29.18	
Female	78	NonSmoker	50.00	712.54	21.88	28.12	
Female	79	NonSmoker	50.00	728.98	23.02	26.98	
Female	80	NonSmoker	50.00	745.53	24.26	25.74	
Female	81	NonSmoker	50.00	762.14	25.58	24.42	
Female	82	NonSmoker	50.00	778.51	27.01	22.99	
Female	83	NonSmoker	50.00	794.56	28.53	21.47	
Female	84	NonSmoker	50.00	810.43	30.17	19.83	
Female	85	NonSmoker	50.00	826.08	31.91	18.09	
Female	86	NonSmoker	50.00	839.99	32.60	17.40	
Female	87	NonSmoker	50.00	853.74	33.25	16.75	
Female	88	NonSmoker	50.00	866.65	33.83	16.17	
Female	89	NonSmoker	50.00	878.77	34.36	15.64	
Female	90	NonSmoker	50.00	890.10	34.84	15.16	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Female	0	Preferred	12.66	56.84	1.43	11.22	N/A
Female	1	Preferred	12.74	58.60	1.46	11.29	
Female	2	Preferred	12.84	60.58	1.51	11.33	
Female	3	Preferred	12.95	62.74	1.56	11.39	
Female	4	Preferred	13.06	65.03	1.61	11.46	
Female	5	Preferred	13.18	67.44	1.67	11.52	
Female	6	Preferred	13.31	69.95	1.72	11.59	
Female	7	Preferred	13.44	72.56	1.79	11.66	
Female	8	Preferred	13.58	75.25	1.85	11.73	
Female	9	Preferred	13.73	78.04	1.92	11.81	
Female	10	Preferred	13.88	80.95	1.99	11.89	
Female	11	Preferred	14.03	83.97	2.06	11.97	
Female	12	Preferred	14.20	87.10	2.14	12.06	
Female	13	Preferred	14.36	90.31	2.21	12.15	
Female	14	Preferred	14.54	93.63	2.29	12.25	
Female	15	Preferred	14.72	97.05	2.38	12.34	
Female	16	Preferred	14.91	100.58	2.46	12.45	
Female	17	Preferred	15.11	104.22	2.55	12.56	
Female	18	Preferred	15.17	104.99	2.33	12.83	
Female	19	Preferred	15.37	108.78	2.42	12.96	
Female	20	Preferred	15.59	112.70	2.51	13.08	
Female	21	Preferred	15.82	116.78	2.60	13.22	
Female	22	Preferred	16.05	121.01	2.70	13.36	
Female	23	Preferred	16.30	125.39	2.80	13.51	
Female	24	Preferred	16.56	129.96	2.90	13.66	
Female	25	Preferred	16.83	134.68	3.01	13.83	
Female	26	Preferred	17.12	139.60	3.12	14.00	
Female	27	Preferred	17.42	144.69	3.24	14.18	
Female	28	Preferred	17.73	149.95	3.36	14.37	
Female	29	Preferred	18.06	155.42	3.49	14.57	
Female	30	Preferred	18.41	161.08	3.62	14.78	
Female	31	Preferred	18.77	166.94	3.76	15.01	
Female	32	Preferred	19.15	173.01	3.91	15.24	
Female	33	Preferred	19.54	179.30	4.06	15.49	
Female	34	Preferred	19.96	185.80	4.21	15.75	
Female	35	Preferred	20.40	192.52	4.38	16.02	
Female	36	Preferred	20.86	199.45	4.55	16.31	
Female	37	Preferred	21.34	206.61	4.73	16.61	
Female	38	Preferred	21.84	214.00	4.91	16.93	
Female	39	Preferred	22.37	221.66	5.10	17.27	
Female	40	Preferred	22.93	229.59	5.31	17.63	
Female	41	Preferred	23.52	237.78	5.51	18.01	
Female	42	Preferred	24.14	246.26	5.73	18.41	
Female	43	Preferred	24.80	255.02	5.96	18.84	
Female	44	Preferred	25.49	264.06	6.19	19.30	
Female	45	Preferred	26.22	273.39	6.44	19.78	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Female	46	Preferred	26.99	283.00	6.70	20.29	N/A
Female	47	Preferred	27.80	292.88	6.96	20.83	
Female	48	Preferred	28.65	303.02	7.24	21.41	
Female	49	Preferred	29.54	313.43	7.53	22.01	
Female	50	Preferred	30.49	324.10	7.83	22.65	
Female	51	Preferred	31.48	335.03	8.15	23.33	
Female	52	Preferred	32.53	346.20	8.48	24.05	
Female	53	Preferred	33.62	357.60	8.82	24.80	
Female	54	Preferred	34.78	369.24	9.18	25.60	
Female	55	Preferred	36.00	381.11	9.55	26.45	
Female	56	Preferred	37.28	393.23	9.94	27.34	
Female	57	Preferred	38.63	405.55	10.34	28.29	
Female	58	Preferred	40.06	418.10	10.77	29.28	
Female	59	Preferred	41.56	430.87	11.22	30.34	
Female	60	Preferred	43.15	443.88	11.69	31.46	
Female	61	Preferred	44.83	457.16	12.19	32.65	
Female	62	Preferred	46.62	470.70	12.71	33.91	
Female	63	Preferred	48.52	484.50	13.27	35.26	
Female	64	Preferred	50.00	498.56	13.85	36.15	
Female	65	Preferred	50.00	512.90	14.47	35.53	
Female	66	Preferred	50.00	527.51	15.12	34.88	
Female	67	Preferred	50.00	542.36	15.81	34.19	
Female	68	Preferred	50.00	557.47	16.54	33.46	
Female	69	Preferred	50.00	572.83	17.32	32.68	
Female	70	Preferred	50.00	587.71	17.59	32.41	
Female	71	Preferred	50.00	602.67	17.80	32.20	
Female	72	Preferred	50.00	617.74	18.01	31.99	
Female	73	Preferred	50.00	632.89	18.22	31.78	
Female	74	Preferred	50.00	648.11	18.44	31.56	
Female	75	Preferred	50.00	663.38	18.65	31.35	
Female	76	Preferred	50.00	678.68	18.87	31.13	
Female	77	Preferred	50.00	694.83	19.75	30.25	
Female	78	Preferred	50.00	711.11	20.74	29.26	
Female	79	Preferred	50.00	727.44	21.79	28.21	
Female	80	Preferred	50.00	743.87	22.93	27.07	
Female	81	Preferred	50.00	760.36	24.16	25.84	
Female	82	Preferred	50.00	776.59	25.47	24.53	
Female	83	Preferred	50.00	792.49	26.88	23.12	
Female	84	Preferred	50.00	808.20	28.38	21.62	
Female	85	Preferred	50.00	823.67	29.98	20.02	
Female	86	Preferred	50.00	837.53	30.63	19.37	
Female	87	Preferred	50.00	851.22	31.24	18.76	
Female	88	Preferred	50.00	864.08	31.78	18.22	
Female	89	Preferred	50.00	876.16	32.28	17.72	
Female	90	Preferred	50.00	887.46	32.72	17.28	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Female	0	Select-Preferred	12.66	56.84	1.43	11.22	N/A
Female	1	Select-Preferred	12.74	58.60	1.46	11.29	
Female	2	Select-Preferred	12.84	60.58	1.51	11.33	
Female	3	Select-Preferred	12.95	62.74	1.56	11.39	
Female	4	Select-Preferred	13.06	65.03	1.61	11.46	
Female	5	Select-Preferred	13.18	67.44	1.67	11.52	
Female	6	Select-Preferred	13.31	69.95	1.72	11.59	
Female	7	Select-Preferred	13.44	72.56	1.79	11.66	
Female	8	Select-Preferred	13.58	75.25	1.85	11.73	
Female	9	Select-Preferred	13.73	78.04	1.92	11.81	
Female	10	Select-Preferred	13.88	80.95	1.99	11.89	
Female	11	Select-Preferred	14.03	83.97	2.06	11.97	
Female	12	Select-Preferred	14.20	87.10	2.14	12.06	
Female	13	Select-Preferred	14.36	90.31	2.21	12.15	
Female	14	Select-Preferred	14.54	93.63	2.29	12.25	
Female	15	Select-Preferred	14.72	97.05	2.38	12.34	
Female	16	Select-Preferred	14.91	100.58	2.46	12.45	
Female	17	Select-Preferred	15.11	104.22	2.55	12.56	
Female	18	Select-Preferred	15.17	104.88	2.24	12.93	
Female	19	Select-Preferred	15.37	108.66	2.32	13.05	
Female	20	Select-Preferred	15.59	112.58	2.41	13.18	
Female	21	Select-Preferred	15.82	116.64	2.49	13.32	
Female	22	Select-Preferred	16.05	120.87	2.59	13.47	
Female	23	Select-Preferred	16.30	125.25	2.68	13.62	
Female	24	Select-Preferred	16.56	129.80	2.78	13.78	
Female	25	Select-Preferred	16.83	134.53	2.89	13.95	
Female	26	Select-Preferred	17.12	139.44	2.99	14.13	
Female	27	Select-Preferred	17.42	144.53	3.10	14.32	
Female	28	Select-Preferred	17.73	149.78	3.22	14.51	
Female	29	Select-Preferred	18.06	155.25	3.35	14.71	
Female	30	Select-Preferred	18.41	160.89	3.47	14.93	
Female	31	Select-Preferred	18.77	166.75	3.60	15.16	
Female	32	Select-Preferred	19.15	172.81	3.75	15.40	
Female	33	Select-Preferred	19.54	179.08	3.89	15.66	
Female	34	Select-Preferred	19.96	185.58	4.04	15.92	
Female	35	Select-Preferred	20.40	192.29	4.19	16.20	
Female	36	Select-Preferred	20.86	199.21	4.36	16.50	
Female	37	Select-Preferred	21.34	206.36	4.53	16.81	
Female	38	Select-Preferred	21.84	213.74	4.70	17.14	
Female	39	Select-Preferred	22.37	221.39	4.89	17.49	
Female	40	Select-Preferred	22.93	229.30	5.08	17.85	
Female	41	Select-Preferred	23.52	237.49	5.28	18.24	
Female	42	Select-Preferred	24.14	245.95	5.48	18.66	
Female	43	Select-Preferred	24.80	254.69	5.70	19.10	
Female	44	Select-Preferred	25.49	263.72	5.92	19.57	
Female	45	Select-Preferred	26.22	273.04	6.16	20.06	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Female	46	Select-Preferred	26.99	282.62	6.40	20.59	N/A
Female	47	Select-Preferred	27.80	292.49	6.65	21.14	
Female	48	Select-Preferred	28.65	302.62	6.92	21.73	
Female	49	Select-Preferred	29.54	313.01	7.20	22.35	
Female	50	Select-Preferred	30.49	323.66	7.48	23.01	
Female	51	Select-Preferred	31.48	334.56	7.78	23.70	
Female	52	Select-Preferred	32.53	345.71	8.09	24.44	
Female	53	Select-Preferred	33.62	357.09	8.41	25.22	
Female	54	Select-Preferred	34.78	368.70	8.74	26.04	
Female	55	Select-Preferred	36.00	380.55	9.10	26.90	
Female	56	Select-Preferred	37.28	392.63	9.46	27.82	
Female	57	Select-Preferred	38.63	404.93	9.84	28.79	
Female	58	Select-Preferred	40.06	417.44	10.24	29.81	
Female	59	Select-Preferred	41.56	430.17	10.66	30.90	
Female	60	Select-Preferred	43.15	443.15	11.10	32.04	
Female	61	Select-Preferred	44.83	456.39	11.57	33.26	
Female	62	Select-Preferred	46.62	469.89	12.06	34.56	
Female	63	Select-Preferred	48.52	483.63	12.58	35.95	
Female	64	Select-Preferred	50.00	497.65	13.12	36.88	
Female	65	Select-Preferred	50.00	511.94	13.70	36.30	
Female	66	Select-Preferred	50.00	526.48	14.30	35.70	
Female	67	Select-Preferred	50.00	541.28	14.94	35.06	
Female	68	Select-Preferred	50.00	556.32	15.61	34.39	
Female	69	Select-Preferred	50.00	571.60	16.34	33.66	
Female	70	Select-Preferred	50.00	586.41	16.55	33.45	
Female	71	Select-Preferred	50.00	601.38	16.76	33.24	
Female	72	Select-Preferred	50.00	616.45	16.97	33.03	
Female	73	Select-Preferred	50.00	631.59	17.19	32.81	
Female	74	Select-Preferred	50.00	646.81	17.40	32.60	
Female	75	Select-Preferred	50.00	662.09	17.62	32.38	
Female	76	Select-Preferred	50.00	677.39	17.83	32.17	
Female	77	Select-Preferred	50.00	693.49	18.68	31.32	
Female	78	Select-Preferred	50.00	709.67	19.59	30.41	
Female	79	Select-Preferred	50.00	725.90	20.56	29.44	
Female	80	Select-Preferred	50.00	742.21	21.61	28.39	
Female	81	Select-Preferred	50.00	758.58	22.73	27.27	
Female	82	Select-Preferred	50.00	774.67	23.94	26.06	
Female	83	Select-Preferred	50.00	790.42	25.23	24.77	
Female	84	Select-Preferred	50.00	805.97	26.60	23.40	
Female	85	Select-Preferred	50.00	821.26	28.06	21.94	
Female	86	Select-Preferred	50.00	835.06	28.66	21.34	
Female	87	Select-Preferred	50.00	848.70	29.22	20.78	
Female	88	Select-Preferred	50.00	861.51	29.73	20.27	
Female	89	Select-Preferred	50.00	873.55	30.19	19.81	
Female	90	Select-Preferred	50.00	884.81	30.61	19.39	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Female	0	Smoker	12.66	56.84	1.43	11.22	N/A
Female	1	Smoker	12.74	58.60	1.46	11.29	
Female	2	Smoker	12.84	60.58	1.51	11.33	
Female	3	Smoker	12.95	62.74	1.56	11.39	
Female	4	Smoker	13.06	65.03	1.61	11.46	
Female	5	Smoker	13.18	67.44	1.67	11.52	
Female	6	Smoker	13.31	69.95	1.72	11.59	
Female	7	Smoker	13.44	72.56	1.79	11.66	
Female	8	Smoker	13.58	75.25	1.85	11.73	
Female	9	Smoker	13.73	78.04	1.92	11.81	
Female	10	Smoker	13.88	80.95	1.99	11.89	
Female	11	Smoker	14.03	83.97	2.06	11.97	
Female	12	Smoker	14.20	87.10	2.14	12.06	
Female	13	Smoker	14.36	90.31	2.21	12.15	
Female	14	Smoker	14.54	93.63	2.29	12.25	
Female	15	Smoker	14.72	97.05	2.38	12.34	
Female	16	Smoker	14.91	100.58	2.46	12.45	
Female	17	Smoker	15.11	104.22	2.55	12.56	
Female	18	Smoker	16.68	132.11	2.96	13.72	
Female	19	Smoker	16.96	136.92	3.07	13.89	
Female	20	Smoker	17.25	141.89	3.19	14.07	
Female	21	Smoker	17.56	147.03	3.30	14.25	
Female	22	Smoker	17.88	152.34	3.42	14.45	
Female	23	Smoker	18.21	157.84	3.55	14.66	
Female	24	Smoker	18.56	163.54	3.68	14.88	
Female	25	Smoker	18.92	169.43	3.82	15.10	
Female	26	Smoker	19.30	175.52	3.96	15.34	
Female	27	Smoker	19.71	181.82	4.11	15.60	
Female	28	Smoker	20.13	188.32	4.26	15.86	
Female	29	Smoker	20.57	195.05	4.42	16.14	
Female	30	Smoker	21.03	201.99	4.59	16.44	
Female	31	Smoker	21.51	209.19	4.77	16.75	
Female	32	Smoker	22.02	216.60	4.95	17.07	
Female	33	Smoker	22.56	224.26	5.13	17.42	
Female	34	Smoker	23.12	232.16	5.33	17.78	
Female	35	Smoker	23.71	240.30	5.54	18.17	
Female	36	Smoker	24.33	248.66	5.75	18.58	
Female	37	Smoker	24.97	257.27	5.97	19.00	
Female	38	Smoker	25.65	266.13	6.20	19.46	
Female	39	Smoker	26.37	275.29	6.44	19.94	
Female	40	Smoker	27.13	284.74	6.69	20.44	
Female	41	Smoker	27.94	294.49	6.95	20.99	
Female	42	Smoker	28.79	304.55	7.22	21.57	
Female	43	Smoker	29.68	314.91	7.50	22.19	
Female	44	Smoker	30.63	325.56	7.79	22.84	
Female	45	Smoker	31.63	336.50	8.09	23.54	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Female	46	Smoker	32.68	347.71	8.41	24.28	N/A
Female	47	Smoker	33.80	359.19	8.73	25.06	
Female	48	Smoker	34.97	370.91	9.08	25.89	
Female	49	Smoker	36.20	382.83	9.43	26.77	
Female	50	Smoker	37.49	394.91	9.80	27.69	
Female	51	Smoker	38.84	407.15	10.18	28.66	
Female	52	Smoker	40.26	419.53	10.58	29.68	
Female	53	Smoker	41.74	432.05	10.99	30.75	
Female	54	Smoker	43.30	444.70	11.42	31.88	
Female	55	Smoker	44.93	457.45	11.86	33.06	
Female	56	Smoker	46.63	470.32	12.33	34.30	
Female	57	Smoker	48.43	483.29	12.81	35.61	
Female	58	Smoker	50.00	496.36	13.32	36.68	
Female	59	Smoker	50.00	509.57	13.86	36.14	
Female	60	Smoker	50.00	522.90	14.42	35.58	
Female	61	Smoker	50.00	536.38	15.01	34.99	
Female	62	Smoker	50.00	550.00	15.64	34.36	
Female	63	Smoker	50.00	563.74	16.30	33.70	
Female	64	Smoker	50.00	577.64	17.00	33.00	
Female	65	Smoker	50.00	591.70	17.74	32.26	
Female	66	Smoker	50.00	605.91	18.52	31.48	
Female	67	Smoker	50.00	620.29	19.34	30.66	
Female	68	Smoker	50.00	634.79	20.21	29.79	
Female	69	Smoker	50.00	649.42	21.15	28.85	
Female	70	Smoker	50.00	663.21	21.41	28.59	
Female	71	Smoker	50.00	676.93	21.60	28.40	
Female	72	Smoker	50.00	690.57	21.80	28.20	
Female	73	Smoker	50.00	704.09	21.99	28.01	
Female	74	Smoker	50.00	717.48	22.18	27.82	
Female	75	Smoker	50.00	730.71	22.37	27.63	
Female	76	Smoker	50.00	743.84	22.56	27.44	
Female	77	Smoker	50.00	757.78	23.47	26.53	
Female	78	Smoker	50.00	771.83	24.58	25.42	
Female	79	Smoker	50.00	785.86	25.75	24.25	
Female	80	Smoker	50.00	799.88	27.02	22.98	
Female	81	Smoker	50.00	813.91	28.38	21.62	
Female	82	Smoker	50.00	827.49	29.84	20.16	
Female	83	Smoker	50.00	840.56	31.40	18.60	
Female	84	Smoker	50.00	853.28	33.06	16.94	
Female	85	Smoker	50.00	865.57	34.80	15.20	
Female	86	Smoker	50.00	875.97	35.37	14.63	
Female	87	Smoker	50.00	886.25	35.87	14.13	
Female	88	Smoker	50.00	895.69	36.32	13.68	
Female	89	Smoker	50.00	904.31	36.69	13.31	
Female	90	Smoker	50.00	912.24	37.03	12.97	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Female	0	Select-Standard	12.66	56.84	1.43	11.22	N/A
Female	1	Select-Standard	12.74	58.60	1.46	11.29	
Female	2	Select-Standard	12.84	60.58	1.51	11.33	
Female	3	Select-Standard	12.95	62.74	1.56	11.39	
Female	4	Select-Standard	13.06	65.03	1.61	11.46	
Female	5	Select-Standard	13.18	67.44	1.67	11.52	
Female	6	Select-Standard	13.31	69.95	1.72	11.59	
Female	7	Select-Standard	13.44	72.56	1.79	11.66	
Female	8	Select-Standard	13.58	75.25	1.85	11.73	
Female	9	Select-Standard	13.73	78.04	1.92	11.81	
Female	10	Select-Standard	13.88	80.95	1.99	11.89	
Female	11	Select-Standard	14.03	83.97	2.06	11.97	
Female	12	Select-Standard	14.20	87.10	2.14	12.06	
Female	13	Select-Standard	14.36	90.31	2.21	12.15	
Female	14	Select-Standard	14.54	93.63	2.29	12.25	
Female	15	Select-Standard	14.72	97.05	2.38	12.34	
Female	16	Select-Standard	14.91	100.58	2.46	12.45	
Female	17	Select-Standard	15.11	104.22	2.55	12.56	
Female	18	Select-Standard	16.68	132.01	2.89	13.80	
Female	19	Select-Standard	16.96	136.82	2.99	13.97	
Female	20	Select-Standard	17.25	141.79	3.10	14.15	
Female	21	Select-Standard	17.56	146.92	3.22	14.34	
Female	22	Select-Standard	17.88	152.23	3.33	14.54	
Female	23	Select-Standard	18.21	157.72	3.46	14.75	
Female	24	Select-Standard	18.56	163.42	3.58	14.97	
Female	25	Select-Standard	18.92	169.31	3.72	15.20	
Female	26	Select-Standard	19.30	175.39	3.86	15.45	
Female	27	Select-Standard	19.71	181.68	4.00	15.70	
Female	28	Select-Standard	20.13	188.18	4.15	15.97	
Female	29	Select-Standard	20.57	194.90	4.31	16.26	
Female	30	Select-Standard	21.03	201.83	4.47	16.56	
Female	31	Select-Standard	21.51	209.02	4.64	16.88	
Female	32	Select-Standard	22.02	216.44	4.82	17.21	
Female	33	Select-Standard	22.56	224.08	4.99	17.56	
Female	34	Select-Standard	23.12	231.98	5.19	17.93	
Female	35	Select-Standard	23.71	240.11	5.39	18.32	
Female	36	Select-Standard	24.33	248.46	5.59	18.73	
Female	37	Select-Standard	24.97	257.06	5.81	19.17	
Female	38	Select-Standard	25.65	265.91	6.03	19.63	
Female	39	Select-Standard	26.37	275.06	6.26	20.12	
Female	40	Select-Standard	27.13	284.50	6.50	20.63	
Female	41	Select-Standard	27.94	294.25	6.75	21.18	
Female	42	Select-Standard	28.79	304.29	7.01	21.78	
Female	43	Select-Standard	29.68	314.64	7.28	22.40	
Female	44	Select-Standard	30.63	325.28	7.56	23.07	
Female	45	Select-Standard	31.63	336.21	7.86	23.77	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max 1st Year Expense</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Year Allowance EOY 1-</u>
Female	46	Select-Standard	32.68	347.40	8.16	24.52	N/A
Female	47	Select-Standard	33.80	358.87	8.48	25.32	
Female	48	Select-Standard	34.97	370.58	8.81	26.16	
Female	49	Select-Standard	36.20	382.48	9.15	27.05	
Female	50	Select-Standard	37.49	394.54	9.50	27.99	
Female	51	Select-Standard	38.84	406.76	9.87	28.97	
Female	52	Select-Standard	40.26	419.13	10.25	30.01	
Female	53	Select-Standard	41.74	431.63	10.65	31.09	
Female	54	Select-Standard	43.30	444.25	11.06	32.24	
Female	55	Select-Standard	44.93	456.99	11.49	33.43	
Female	56	Select-Standard	46.63	469.83	11.94	34.70	
Female	57	Select-Standard	48.43	482.77	12.40	36.02	
Female	58	Select-Standard	50.00	495.81	12.89	37.11	
Female	59	Select-Standard	50.00	508.99	13.40	36.60	
Female	60	Select-Standard	50.00	522.30	13.94	36.06	
Female	61	Select-Standard	50.00	535.74	14.50	35.50	
Female	62	Select-Standard	50.00	549.33	15.10	34.90	
Female	63	Select-Standard	50.00	563.03	15.73	34.27	
Female	64	Select-Standard	50.00	576.89	16.40	33.60	
Female	65	Select-Standard	50.00	590.90	17.10	32.90	
Female	66	Select-Standard	50.00	605.07	17.84	32.16	
Female	67	Select-Standard	50.00	619.39	18.63	31.37	
Female	68	Select-Standard	50.00	633.84	19.46	30.54	
Female	69	Select-Standard	50.00	648.41	20.35	29.65	
Female	70	Select-Standard	50.00	662.65	20.96	29.04	
Female	71	Select-Standard	50.00	676.37	21.15	28.85	
Female	72	Select-Standard	50.00	690.00	21.35	28.65	
Female	73	Select-Standard	50.00	703.52	21.54	28.46	
Female	74	Select-Standard	50.00	716.92	21.73	28.27	
Female	75	Select-Standard	50.00	730.14	21.92	28.08	
Female	76	Select-Standard	50.00	743.43	22.22	27.78	
Female	77	Select-Standard	50.00	757.29	23.09	26.91	
Female	78	Select-Standard	50.00	771.10	23.99	26.01	
Female	79	Select-Standard	50.00	784.85	24.94	25.06	
Female	80	Select-Standard	50.00	798.56	25.96	24.04	
Female	81	Select-Standard	50.00	812.50	27.24	22.76	
Female	82	Select-Standard	50.00	825.97	28.62	21.38	
Female	83	Select-Standard	50.00	838.93	30.09	19.91	
Female	84	Select-Standard	50.00	851.52	31.65	18.35	
Female	85	Select-Standard	50.00	863.69	33.30	16.70	
Female	86	Select-Standard	50.00	874.05	33.85	16.15	
Female	87	Select-Standard	50.00	884.30	34.32	15.68	
Female	88	Select-Standard	50.00	893.71	34.74	15.26	
Female	89	Select-Standard	50.00	902.32	35.09	14.91	
Female	90	Select-Standard	50.00	910.23	35.42	14.58	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION
(A DELAWARE CORPORATION)

ACTUARIAL DESCRIPTION OF NYLIAC PROTECTOR
UNIVERSAL LIFE INSURANCE POLICIES

Unisex Version
Policy Form 308-51

I. DESCRIPTION OF POLICY CHARACTERISTICS

This policy provides universal life insurance coverage while the policy is in force. The issue age range is 0 – 90. The minimum face amount is \$1,000,000.

A. Death Benefits

Insurance on the life of the insured is integrated with the cash value of the policy under one of three options.

Under Option One, the life insurance benefit is level and equal to the face amount, except that the benefit will be automatically increased so that it is always at least equal to the cash value multiplied by the applicable percentage of the cash value specified under Section 7702 of the IRC.

Under Option Two, the life insurance benefit is equal to the face amount plus the cash value, except that the benefit will be automatically increased so that it is always at least equal to the cash value multiplied by the applicable percentage of the cash value specified under Section 7702 of the IRC.

Under Option Three, the life insurance benefit is equal to the face amount plus the cumulative premiums paid less cumulative partial surrenders, except that the benefit will be automatically increased so that it is always at least equal to the cash value multiplied by the applicable percentage of the cash value specified under Section 7702 of the IRC.

B. Cash Value

The gross premium less the maximum sales expense charge is applied to the cash value. The maximum sales expense charge is a percentage of gross premiums paid up to the “target premium,” and a separate percentage applied to gross premiums above the target premium.

On a monthly basis, the cash value is reduced by the following monthly charges:

- a monthly contract charge,
- a percent of target premium charge *
- a monthly cost of insurance charge (based on the net amount at risk) for the base policy,
- the monthly cost of any riders.

* Note: in the policy this charge is translated into and administered as a per 1000 charge

C. **Cash Surrender Value**

The cash surrender value is equal to the cash value less loans and accrued loan interest. There are no surrender charges. The company reserves the right to charge a \$25 fee for partial surrenders.

D. **Nonforfeiture Benefits**

If the policyowner ceases paying premiums, the rates for calculating the cost of insurance will be the same as those used while on a premium-paying basis. The policy will remain in force for as long as the cash value will pay the monthly charges, including the monthly cost of insurance charge.

E. **Maturity Benefit**

The policy has no stated maturity date. At any time, the policy may be surrendered for its cash surrender value. When the insured is age 121, the death benefit of the policy is not decreased. At that point the cash value is set equal to the death benefit. After that, no charges will be deducted from the policy, and the cash value will accumulate at interest.

F. **Flexibility**

At issue the owner selects both a premium amount and an amount of insurance subject to minimum and maximum limits.

A continuation of the original combination of premium and amount of insurance will result in a coverage period, which could range from a very short-term coverage to the coverage for the life of the insured, depending upon the relationship of the selected values.

At any time, while the policy is in force, after the first policy year, the owner may change the premiums and/or the amounts of insurance. However, premiums may not be paid after the insured's age 121. Decreases in face amount may not lower the amount of insurance below the minimum amount. Evidence of insurability may be required for any increase in amount of insurance.

II. BASIS OF VALUES

A. Interest

The minimum guaranteed interest rate applied in the calculation of cash values under this policy is 3% per annum. The company may apply an increased rate of interest in the calculation of cash values. The currently credited interest rate varies by face amount band and duration from the policy date. Any additional interest in excess of 3% is applied to any excess of the value of the policy over any loan outstanding against the policy.

B. Cost of Insurance

The guaranteed maximum cost of insurance rates applied in the calculation of cash values for this policy are based on the 2001 Commissioner's Standard Ordinary Mortality Table, ANB, Unisex (80% Male), Smoker and Nonsmoker versions. The formula for calculating these maximum term charges is contained in Appendix A.

For policies issued to insureds below age 18, a unismoke version of the 2001 Commissioner's Standard Ordinary Mortality Table is used as a base for the guaranteed COI rate.

The company may use cost of insurance rates that produce a lower cost of insurance, thus producing higher cash values than those generated by the guaranteed rates.

C. Basic Cash Value Calculation

Definitions

x	=	age nearest birthday at issue
t	=	duration from original issue date measured in months
i	=	guaranteed monthly interest rate
i_t	=	interest rate applied to cash value for month t .

Note: Interest is credited on a daily basis, so the actual effective monthly interest rate will depend on the number of days in a policy month. While the monthly guaranteed interest rate will therefore vary, it will be close to $1.03^{1/12} - 1$, some months being greater and some months being less than this amount. The interest factor used in calculating cost of insurance (i.e., in the expression $F_t / 1.03^{1/12}$), however, will always be equal to $1.03^{1/12}$.

q_{x+t}	=	maximum monthly cost of insurance rate for duration t as defined in Appendix A.
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F_t = total death benefit in month t , calculated according to the Death Benefit option chosen.

AC_t = Monthly contract charges in month t , consisting of:

Monthly administrative charge guaranteed to be no greater than \$15 per month, and

Monthly Percent of Target Premium charges guaranteed to be no greater than $1/12^{\text{th}}$ of the following annual calculations:

Years 2-4: 20% of the target premium
 Year 5: 10% of the target premium
 Years 6+: zero

G_t = gross premium collected in month t . All premiums are assumed to be paid monthly.

P_t = net premium credited to cash values. The maximum percent of premium charges are as follows:

Years	Up To Target	Above Target
1	40%	6.5%
2+	10%	6.5%

C_t = maximum monthly cost of insurance for month t .

$$= q_{x+t} \cdot \left[\frac{F_t}{1.03^{1/12}} - ({}_{t-1}CV + P_t - AC_t) \right]$$

${}_tCV$ = cash value at end of month t .

$$= ({}_{t-1}CV + P_t - AC_t - C_t) \cdot (1 + i_t)$$

(See note above on i_t)

III. Certification and Demonstration of Compliance with the Nonforfeiture Provisions of NAIC Universal Life Model Regulation Relating to Life Insurance

Certification

In my opinion, the nonforfeiture values available under this policy equal or exceed the minimums required under Section 6A of the NAIC Universal Life Insurance Regulation, Model #585 for all ages, rate classes, and durations at which the policy is available.

I have performed the following analysis, in accordance with all applicable actuarial Standards of Practice and Actuarial Guidelines, in support of this opinion:

Demonstration

The policy guaranteed and current expense charges are as shown in the following tables.

Guaranteed Maximum Expense Charges:

Load Type	<i>Annual Charge</i>						
	Yr 1	Yr 2-4	Yr 5	Yr 6-10	Yrs 11-15	Yrs 16-20	Yrs 21+
Premium Charge Up To Target*	40.00%	30.00%	20.00%	10.00%	10.00%	10.00%	10.00%
Premium Charge Above Target	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
Per Policy Charge	\$180	\$180	\$180	\$180	\$180	\$180	\$180

Current Expense Charges:

Load Type	<i>Annual Charge</i>						
	Yr 1	Yr 2-4	Yr 5	Yr 6-10	Yrs 11-15	Yrs 16-20	Yrs 21+
Premium Charge Up To Target*	40.00%	30.00%	20.00%	10.00%	4.00%	4.00%	4.00%
Premium Charge Above Target	6.50%	6.50%	6.50%	6.50%	4.00%	4.00%	4.00%
Per Policy Charge	\$180	\$180	\$180	\$180	\$180	\$180	\$120

*Notes:

- (1) Percent of target premium charges are aggregated with the premium load.
- (2) Premium charges are inclusive of taxes

The “Actual Excess 1st Year Expenses” are determined by x-y where:

x is the amount of the expense charges made in the first policy year.

y is the arithmetic average of the corresponding charges which the policy states would be imposed in policy years two through twenty.

While the policy only provides the guaranteed maximum rates, the illustration shows current charges. In this case it is most conservative to use the guaranteed maximum first year charges and the current renewal charges (results in the greatest “excess first year expense charge”).

Derivation of y:

$$\text{Premium Charge Up To Target} = \frac{(3 \cdot 30\%) + (1 \cdot 20\%) + (5 \cdot 10\%) + (10 \cdot 4\%)}{19}$$

$$= 10.5263\% \approx 10.52\%$$

$$\text{Premium Charge Above Target} = \frac{(9 \cdot 6.5\%) + (10 \cdot 4\%)}{19} = 5.1842\% \approx 5.18\%$$

$$\text{Per Policy Charge} = \frac{(19 \cdot 180)}{19} = 180$$

Note: All y values are rounded down. This is again for conservatism as lower values increase “Actual Excess 1st Year Expenses.”

Load Type	First Year (x)	Renewal Years (y)	Difference (x-y)
Premium Charge Up To Target	40.00%	10.52%	29.48%
Premium Charge Above Target	6.50%	5.18%	1.32%
Per Policy Charge	\$180	\$180	\$0

Thus the “Actual Excess 1st Year Expenses” per 1000 of face amount (EX) are given by:

$$EX = (.2948 \cdot \min\{\text{gross prem}, \text{target prem}\}) + (.0132 \cdot \max\{\text{gross prem} - \text{target prem}, 0\})$$

Note: gross premium and target premium are expressed on a per \$1000 basis.

EX is maximized when the gross premium (GP) is high. For the purpose of this demonstration, we will assume that the GP paid is the premium such that the initial cash value net of the premium load equals the net single premium (NSP) that will fund the face amount. (Note that this is an unlikely and extremely high premium pattern. The net level premium or guideline annual premium may be more appropriate, but the NSP is the most conservative assumption.)

Since the assumed premium (GP) is always greater than the target premium, EX can be rewritten as:

$$EX = .2948 \cdot \text{target} + .0132 \cdot (GP - \text{target}) \quad \text{or}$$

$$EX = .2816 \cdot \text{target} + .0132 \cdot GP$$

The “Maximum Excess 1st Year Expense Allowance” per \$1000 is given by:

$$MaxEA = 10 + \min \{1.25 \cdot NLP, 40\} \quad \text{where}$$

NLP = Nonforfeiture Net Level Premium per \$1000 of face amount

Note: Both the NSP and the NLP are calculated using the mortality tables specified in section II.B.

To satisfy the requirement that the Excess 1st Year Expense Allowance is less than the Maximum Excess 1st Year Expense Allowance, MaxEA must be at least as great as EX for all issue age, sex, and risk class combinations. This demonstration of compliance is attached as Appendix B-1b. A detailed set of calculations showing compliance on a particular sample cell is attached as Appendix B-1a.

We have not included an Appendix B-2 listing details on surrender charges since this product does not have any such charges.

By Miao Chen, FSA, MAAA, Associate Actuary



Signature

August 1, 2008

Date

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

Appendix A

FORMULA FOR MAXIMUM TERM CHARGES FOR NYLIAC PROTECTOR UNIVERSAL LIFE INSURANCE POLICIES

The maximum monthly term charge per \$1

$$1 - (1 - q_x)^{1/12}$$

where q_x is annual rate from the 2001 CSO Table as specified in Section II.B.

Sample Calculation for Unisex, Age 35, Standard, and Face Amount of \$1,000,000

Definitions

x	=	Issue age
q_{x+t}	=	Annual rate from the 2001 CSO Table for duration t
C_{x+t}	=	Maximum monthly cost of insurance for duration t

Formula

q_{35}	=	0.0019
C_{35}	=	$1 - (1 - 0.0019)^{1/12}$
	=	0.00016

Appendix B-1a

Demonstration of Nonforfeiture Compliance on a Sample Cell

Illustrative Calculations for Unisex, Age 35, Standard, and Face Amount of \$1,000,000

Definitions

x	=	Issue age
t	=	Duration from issue
$Gross\ Premium_x$	=	Premium such that the initial cash value, net of the premium load, equals the Net Single Premium
NSP_x	=	Net single premium per \$1000 of face amount required to fund the face amount
NLP_x	=	Nonforfeiture Net level premium per \$1000 of face amount
$MaxEA_x$	=	Maximum Excess 1 st Year Expense Allowance as defined in section III
EX_x	=	Actual Excess 1 st Year Expenses as defined in section III
A_x	=	Actuarial present value of \$1 of death benefit at an interest rate of 4% and 2001 CSO
\ddot{a}_x	=	Actuarial present value of \$1 annuity due at an interest rate of 4% and 2001 CSO

Appendix B-1a (cont.)

Calculations on a Per \$1,000 Basis

$$T \text{ arg et Pr emium}_{35} = 9.46$$

$$NSP_x = 1000 \times A_x$$

$$NSP_{35} = 1000 \times 0.23968$$

$$NSP_{35} = 239.68$$

$$NSP_x = \text{Gross Pr emium}_x - [(0.40 \times T \text{ arg et Pr emium}_x) + ((\text{Gross Pr emium}_x - T \text{ arg et Pr emium}_x) \times 0.065)]$$

$$NSP_x = (0.935 \times \text{Gross Pr emium}_x) - (0.335 \times T \text{ arg et Pr emium}_x)$$

$$\text{Gross Pr emium}_x = \frac{NSP_x + (0.335 \times T \text{ arg et Pr emium}_x)}{0.935}$$

$$\text{Gross Pr emium}_{35} = \frac{239.68 + (0.335 \times 9.46)}{0.935}$$

$$\text{Gross Pr emium}_{35} = 259.73$$

$$NLP_x = \frac{1000 \times A_x}{a_x}$$

$$NLP_{35} = \frac{1000 \times 0.23968}{19.76841}$$

$$NLP_{35} = 12.124$$

$$\begin{aligned} \text{MaxEA}_x &= 10 + \text{Min}\{1.25 \times NLP_x, 40\} \\ &= 10 + \text{Min}\{1.25 \times 12.124, 40\} \\ &= 25.155 \end{aligned}$$

$$\begin{aligned} \text{EX}_x &= (0.2816 \times T \text{ arg et Pr emium}_x) + (0.0158 \times \text{Gross Pr emium}_x) \\ &= (0.2816 \times 9.46) + (0.0132 \times 259.73) \\ &= 6.092 \end{aligned}$$

$$\begin{aligned} \text{MaxEA} - \text{EX} &= 25.155 - 6.092 \\ &= 19.063, \text{ rounded to } 19.06 \end{aligned}$$

Table of Per \$1,000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max Excess</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
			<u>1st Year Expense</u>	<u>Gross Premium (per-1,000)</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Yr Expense Allowance EOY 1-20</u>
Unisex	0	NonSmoker	13.09	65.67	1.65	11.45	N/A
Unisex	1	NonSmoker	13.18	67.38	1.67	11.52	
Unisex	2	NonSmoker	13.29	69.54	1.72	11.57	
Unisex	3	NonSmoker	13.41	71.95	1.77	11.64	
Unisex	4	NonSmoker	13.55	74.56	1.83	11.71	
Unisex	5	NonSmoker	13.69	77.33	1.90	11.79	
Unisex	6	NonSmoker	13.84	80.22	1.97	11.87	
Unisex	7	NonSmoker	13.99	83.21	2.03	11.96	
Unisex	8	NonSmoker	14.16	86.32	2.11	12.04	
Unisex	9	NonSmoker	14.32	89.55	2.19	12.14	
Unisex	10	NonSmoker	14.50	92.90	2.27	12.23	
Unisex	11	NonSmoker	14.69	96.39	2.35	12.33	
Unisex	12	NonSmoker	14.88	99.99	2.44	12.44	
Unisex	13	NonSmoker	15.08	103.68	2.53	12.55	
Unisex	14	NonSmoker	15.29	107.46	2.63	12.66	
Unisex	15	NonSmoker	15.50	111.33	2.72	12.78	
Unisex	16	NonSmoker	15.71	115.24	2.81	12.90	
Unisex	17	NonSmoker	15.93	119.20	2.91	13.02	
Unisex	18	NonSmoker	15.94	119.06	2.75	13.19	
Unisex	19	NonSmoker	16.16	123.04	2.84	13.32	
Unisex	20	NonSmoker	16.39	127.16	2.94	13.45	
Unisex	21	NonSmoker	16.64	131.44	3.04	13.59	
Unisex	22	NonSmoker	16.90	135.89	3.15	13.75	
Unisex	23	NonSmoker	17.17	140.52	3.26	13.91	
Unisex	24	NonSmoker	17.45	145.34	3.37	14.07	
Unisex	25	NonSmoker	17.75	150.34	3.50	14.25	
Unisex	26	NonSmoker	18.06	155.55	3.62	14.44	
Unisex	27	NonSmoker	18.39	160.93	3.75	14.63	
Unisex	28	NonSmoker	18.73	166.49	3.89	14.84	
Unisex	29	NonSmoker	19.09	172.29	4.04	15.05	
Unisex	30	NonSmoker	19.47	178.34	4.19	15.28	
Unisex	31	NonSmoker	19.87	184.64	4.35	15.52	
Unisex	32	NonSmoker	20.30	191.20	4.52	15.77	
Unisex	33	NonSmoker	20.75	198.03	4.70	16.05	
Unisex	34	NonSmoker	21.22	205.11	4.88	16.33	
Unisex	35	NonSmoker	21.72	212.46	5.08	16.64	
Unisex	36	NonSmoker	22.24	220.07	5.28	16.96	
Unisex	37	NonSmoker	22.79	227.95	5.49	17.31	
Unisex	38	NonSmoker	23.38	236.11	5.71	17.67	
Unisex	39	NonSmoker	23.99	244.53	5.93	18.06	
Unisex	40	NonSmoker	24.64	253.25	6.18	18.46	
Unisex	41	NonSmoker	25.32	262.26	6.43	18.90	
Unisex	42	NonSmoker	26.04	271.56	6.69	19.36	
Unisex	43	NonSmoker	26.80	281.15	6.96	19.84	
Unisex	44	NonSmoker	27.61	291.00	7.25	20.36	
Unisex	45	NonSmoker	28.45	301.14	7.54	20.91	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max Excess</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
			<u>1st Year Expense</u>	<u>Gross Premium (per-1,000)</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Yr Expense Allowance EOY 1-20</u>
Unisex	46	NonSmoker	29.34	311.54	7.85	21.49	
Unisex	47	NonSmoker	30.27	322.23	8.18	22.10	N/A
Unisex	48	NonSmoker	31.26	333.20	8.51	22.75	
Unisex	49	NonSmoker	32.31	344.53	8.87	23.44	
Unisex	50	NonSmoker	33.43	356.23	9.24	24.19	
Unisex	51	NonSmoker	34.62	368.27	9.64	24.98	
Unisex	52	NonSmoker	35.88	380.64	10.04	25.84	
Unisex	53	NonSmoker	37.21	393.31	10.48	26.74	
Unisex	54	NonSmoker	38.63	406.27	10.93	27.70	
Unisex	55	NonSmoker	40.13	419.49	11.40	28.73	
Unisex	56	NonSmoker	41.71	432.94	11.89	29.82	
Unisex	57	NonSmoker	43.39	446.61	12.41	30.98	
Unisex	58	NonSmoker	45.16	460.53	12.96	32.20	
Unisex	59	NonSmoker	47.05	474.75	13.53	33.52	
Unisex	60	NonSmoker	49.07	489.27	14.13	34.94	
Unisex	61	NonSmoker	50.00	504.05	14.77	35.23	
Unisex	62	NonSmoker	50.00	519.05	15.44	34.56	
Unisex	63	NonSmoker	50.00	534.19	16.15	33.85	
Unisex	64	NonSmoker	50.00	549.46	16.89	33.11	
Unisex	65	NonSmoker	50.00	564.85	17.67	32.33	
Unisex	66	NonSmoker	50.00	580.39	18.50	31.50	
Unisex	67	NonSmoker	50.00	596.10	19.37	30.63	
Unisex	68	NonSmoker	50.00	612.02	20.29	29.71	
Unisex	69	NonSmoker	50.00	628.16	21.28	28.72	
Unisex	70	NonSmoker	50.00	643.53	21.51	28.49	
Unisex	71	NonSmoker	50.00	658.98	21.73	28.27	
Unisex	72	NonSmoker	50.00	674.50	21.95	28.05	
Unisex	73	NonSmoker	50.00	689.91	22.16	27.84	
Unisex	74	NonSmoker	50.00	705.21	22.38	27.62	
Unisex	75	NonSmoker	50.00	720.45	22.59	27.41	
Unisex	76	NonSmoker	50.00	735.60	22.81	27.19	
Unisex	77	NonSmoker	50.00	751.52	23.71	26.29	
Unisex	78	NonSmoker	50.00	767.58	24.84	25.16	
Unisex	79	NonSmoker	50.00	783.46	26.05	23.95	
Unisex	80	NonSmoker	50.00	799.09	27.33	22.67	
Unisex	81	NonSmoker	50.00	814.46	28.70	21.30	
Unisex	82	NonSmoker	50.00	829.45	30.17	19.83	
Unisex	83	NonSmoker	50.00	844.08	31.72	18.28	
Unisex	84	NonSmoker	50.00	858.39	33.35	16.65	
Unisex	85	NonSmoker	50.00	872.32	35.06	14.94	
Unisex	86	NonSmoker	50.00	884.19	35.56	14.44	
Unisex	87	NonSmoker	50.00	895.43	35.98	14.02	
Unisex	88	NonSmoker	50.00	905.84	36.31	13.69	
Unisex	89	NonSmoker	50.00	915.43	36.57	13.43	
Unisex	90	NonSmoker	50.00	924.21	36.76	13.24	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max Excess</u>		<u>Actual</u>	<u>Unamortized</u>	<u>Unamortized</u>
			<u>1st Year Expense</u>	<u>Gross Premium (per-1,000)</u>	<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Yr Expense Allowance EOY 1-20</u>
Unisex	0	Preferred	13.09	65.67	1.65	11.45	N/A
Unisex	1	Preferred	13.18	67.38	1.67	11.52	
Unisex	2	Preferred	13.29	69.54	1.72	11.57	
Unisex	3	Preferred	13.41	71.95	1.77	11.64	
Unisex	4	Preferred	13.55	74.56	1.83	11.71	
Unisex	5	Preferred	13.69	77.33	1.90	11.79	
Unisex	6	Preferred	13.84	80.22	1.97	11.87	
Unisex	7	Preferred	13.99	83.21	2.03	11.96	
Unisex	8	Preferred	14.16	86.32	2.11	12.04	
Unisex	9	Preferred	14.32	89.55	2.19	12.14	
Unisex	10	Preferred	14.50	92.90	2.27	12.23	
Unisex	11	Preferred	14.69	96.39	2.35	12.33	
Unisex	12	Preferred	14.88	99.99	2.44	12.44	
Unisex	13	Preferred	15.08	103.68	2.53	12.55	
Unisex	14	Preferred	15.29	107.46	2.63	12.66	
Unisex	15	Preferred	15.50	111.33	2.72	12.78	
Unisex	16	Preferred	15.71	115.24	2.81	12.90	
Unisex	17	Preferred	15.93	119.20	2.91	13.02	
Unisex	18	Preferred	15.94	118.93	2.65	13.29	
Unisex	19	Preferred	16.16	122.90	2.74	13.43	
Unisex	20	Preferred	16.39	127.02	2.83	13.57	
Unisex	21	Preferred	16.64	131.29	2.92	13.71	
Unisex	22	Preferred	16.90	135.74	3.03	13.87	
Unisex	23	Preferred	17.17	140.36	3.13	14.04	
Unisex	24	Preferred	17.45	145.18	3.24	14.21	
Unisex	25	Preferred	17.75	150.17	3.36	14.39	
Unisex	26	Preferred	18.06	155.37	3.48	14.58	
Unisex	27	Preferred	18.39	160.74	3.61	14.78	
Unisex	28	Preferred	18.73	166.30	3.74	14.99	
Unisex	29	Preferred	19.09	172.09	3.88	15.21	
Unisex	30	Preferred	19.47	178.13	4.03	15.44	
Unisex	31	Preferred	19.87	184.42	4.18	15.69	
Unisex	32	Preferred	20.30	190.98	4.34	15.96	
Unisex	33	Preferred	20.75	197.79	4.51	16.24	
Unisex	34	Preferred	21.22	204.86	4.68	16.53	
Unisex	35	Preferred	21.72	212.20	4.87	16.85	
Unisex	36	Preferred	22.24	219.80	5.06	17.18	
Unisex	37	Preferred	22.79	227.67	5.26	17.53	
Unisex	38	Preferred	23.38	235.81	5.47	17.91	
Unisex	39	Preferred	23.99	244.22	5.69	18.30	
Unisex	40	Preferred	24.64	252.93	5.92	18.72	
Unisex	41	Preferred	25.32	261.93	6.16	19.17	
Unisex	42	Preferred	26.04	271.21	6.41	19.64	
Unisex	43	Preferred	26.80	280.77	6.66	20.14	
Unisex	44	Preferred	27.61	290.62	6.93	20.67	
Unisex	45	Preferred	28.45	300.73	7.22	21.23	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

	Issue	Risk	SNFL Max Excess		Actual	Unamortized	Unamortized
			1st Year	Gross Premium	Excess 1st	Excess 1st Year	Excess 1st Yr Expense
<u>Sex</u>	<u>Age</u>	<u>Class</u>	<u>Expense Allowance</u>	<u>(per-1,000)</u>	<u>Yr Expenses</u>	<u>Expense Allowance</u>	<u>Allowance EOY 1-20</u>
Unisex	46	Preferred	29.34	311.11	7.51	21.83	
Unisex	47	Preferred	30.27	321.78	7.82	22.46	N/A
Unisex	48	Preferred	31.26	332.73	8.14	23.12	
Unisex	49	Preferred	32.31	344.04	8.48	23.84	
Unisex	50	Preferred	33.43	355.72	8.83	24.60	
Unisex	51	Preferred	34.62	367.72	9.20	25.42	
Unisex	52	Preferred	35.88	380.07	9.59	26.29	
Unisex	53	Preferred	37.21	392.71	10.00	27.22	
Unisex	54	Preferred	38.63	405.63	10.42	28.21	
Unisex	55	Preferred	40.13	418.83	10.87	29.26	
Unisex	56	Preferred	41.71	432.23	11.33	30.38	
Unisex	57	Preferred	43.39	445.87	11.82	31.57	
Unisex	58	Preferred	45.16	459.75	12.33	32.83	
Unisex	59	Preferred	47.05	473.92	12.87	34.18	
Unisex	60	Preferred	49.07	488.39	13.43	35.64	
Unisex	61	Preferred	50.00	503.12	14.03	35.97	
Unisex	62	Preferred	50.00	518.06	14.66	35.34	
Unisex	63	Preferred	50.00	533.15	15.32	34.68	
Unisex	64	Preferred	50.00	548.36	16.01	33.99	
Unisex	65	Preferred	50.00	563.69	16.74	33.26	
Unisex	66	Preferred	50.00	579.15	17.51	32.49	
Unisex	67	Preferred	50.00	594.79	18.32	31.68	
Unisex	68	Preferred	50.00	610.63	19.18	30.82	
Unisex	69	Preferred	50.00	626.68	20.09	29.91	
Unisex	70	Preferred	50.00	642.05	20.32	29.68	
Unisex	71	Preferred	50.00	657.50	20.54	29.46	
Unisex	72	Preferred	50.00	673.02	20.76	29.24	
Unisex	73	Preferred	50.00	688.42	20.98	29.02	
Unisex	74	Preferred	50.00	703.73	21.19	28.81	
Unisex	75	Preferred	50.00	718.96	21.41	28.59	
Unisex	76	Preferred	50.00	734.12	21.62	28.38	
Unisex	77	Preferred	50.00	749.94	22.44	27.56	
Unisex	78	Preferred	50.00	765.89	23.49	26.51	
Unisex	79	Preferred	50.00	781.65	24.61	25.39	
Unisex	80	Preferred	50.00	797.16	25.79	24.21	
Unisex	81	Preferred	50.00	812.41	27.06	22.94	
Unisex	82	Preferred	50.00	827.25	28.41	21.59	
Unisex	83	Preferred	50.00	841.72	29.83	20.17	
Unisex	84	Preferred	50.00	855.86	31.33	18.67	
Unisex	85	Preferred	50.00	869.62	32.90	17.10	
Unisex	86	Preferred	50.00	881.46	33.38	16.62	
Unisex	87	Preferred	50.00	892.66	33.77	16.23	
Unisex	88	Preferred	50.00	903.05	34.08	15.92	
Unisex	89	Preferred	50.00	912.62	34.32	15.68	
Unisex	90	Preferred	50.00	921.39	34.51	15.49	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

			SNFL Max		Actual	Unamortized	Unamortized
	Issue	Risk	1st Year	Gross Premium	Excess 1st	Excess 1st Year	Excess 1st Yr Expense
<u>Sex</u>	<u>Age</u>	<u>Class</u>	<u>Expense</u>	<u>(per-1,000)</u>	<u>Yr Expenses</u>	<u>Expense Allowance</u>	<u>Allowance EOY 1-20</u>
Unisex	0	Select-Preferred	13.09	65.67	1.65	11.45	
Unisex	1	Select-Preferred	13.18	67.38	1.67	11.52	N/A
Unisex	2	Select-Preferred	13.29	69.54	1.72	11.57	
Unisex	3	Select-Preferred	13.41	71.95	1.77	11.64	
Unisex	4	Select-Preferred	13.55	74.56	1.83	11.71	
Unisex	5	Select-Preferred	13.69	77.33	1.90	11.79	
Unisex	6	Select-Preferred	13.84	80.22	1.97	11.87	
Unisex	7	Select-Preferred	13.99	83.21	2.03	11.96	
Unisex	8	Select-Preferred	14.16	86.32	2.11	12.04	
Unisex	9	Select-Preferred	14.32	89.55	2.19	12.14	
Unisex	10	Select-Preferred	14.50	92.90	2.27	12.23	
Unisex	11	Select-Preferred	14.69	96.39	2.35	12.33	
Unisex	12	Select-Preferred	14.88	99.99	2.44	12.44	
Unisex	13	Select-Preferred	15.08	103.68	2.53	12.55	
Unisex	14	Select-Preferred	15.29	107.46	2.63	12.66	
Unisex	15	Select-Preferred	15.50	111.33	2.72	12.78	
Unisex	16	Select-Preferred	15.71	115.24	2.81	12.90	
Unisex	17	Select-Preferred	15.93	119.20	2.91	13.02	
Unisex	18	Select-Preferred	15.94	118.80	2.54	13.40	
Unisex	19	Select-Preferred	16.16	122.76	2.62	13.54	
Unisex	20	Select-Preferred	16.39	126.87	2.71	13.68	
Unisex	21	Select-Preferred	16.64	131.15	2.81	13.83	
Unisex	22	Select-Preferred	16.90	135.59	2.90	13.99	
Unisex	23	Select-Preferred	17.17	140.20	3.00	14.16	
Unisex	24	Select-Preferred	17.45	145.01	3.11	14.34	
Unisex	25	Select-Preferred	17.75	150.00	3.22	14.53	
Unisex	26	Select-Preferred	18.06	155.19	3.34	14.72	
Unisex	27	Select-Preferred	18.39	160.56	3.46	14.93	
Unisex	28	Select-Preferred	18.73	166.10	3.59	15.14	
Unisex	29	Select-Preferred	19.09	171.89	3.72	15.37	
Unisex	30	Select-Preferred	19.47	177.92	3.86	15.61	
Unisex	31	Select-Preferred	19.87	184.20	4.01	15.87	
Unisex	32	Select-Preferred	20.30	190.75	4.16	16.14	
Unisex	33	Select-Preferred	20.75	197.56	4.32	16.43	
Unisex	34	Select-Preferred	21.22	204.61	4.49	16.73	
Unisex	35	Select-Preferred	21.72	211.94	4.66	17.05	
Unisex	36	Select-Preferred	22.24	219.53	4.85	17.40	
Unisex	37	Select-Preferred	22.79	227.39	5.04	17.76	
Unisex	38	Select-Preferred	23.38	235.52	5.24	18.14	
Unisex	39	Select-Preferred	23.99	243.92	5.44	18.55	
Unisex	40	Select-Preferred	24.64	252.61	5.66	18.98	
Unisex	41	Select-Preferred	25.32	261.59	5.89	19.44	
Unisex	42	Select-Preferred	26.04	270.85	6.12	19.92	
Unisex	43	Select-Preferred	26.80	280.40	6.37	20.43	
Unisex	44	Select-Preferred	27.61	290.23	6.62	20.98	
Unisex	45	Select-Preferred	28.45	300.33	6.89	21.56	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max Excess 1st Year Expense Allowance</u>	<u>Gross (per-1,000)</u>	<u>Actual Excess Yr</u>	<u>Unamortized Excess 1st Year Expense Allowance</u>	<u>Unamortized Excess 1st Yr Expense Allowance EOY 1-20</u>
Unisex	46	Select-Preferred	29.34	310.69	7.17	22.17	N/A
Unisex	47	Select-Preferred	30.27	321.33	7.46	22.81	
Unisex	48	Select-Preferred	31.26	332.26	7.76	23.50	
Unisex	49	Select-Preferred	32.31	343.55	8.08	24.23	
Unisex	50	Select-Preferred	33.43	355.20	8.42	25.02	
Unisex	51	Select-Preferred	34.62	367.18	8.76	25.85	
Unisex	52	Select-Preferred	35.88	379.49	9.13	26.75	
Unisex	53	Select-Preferred	37.21	392.10	9.51	27.70	
Unisex	54	Select-Preferred	38.63	405.00	9.91	28.72	
Unisex	55	Select-Preferred	40.13	418.16	10.33	29.80	
Unisex	56	Select-Preferred	41.71	431.53	10.77	30.94	
Unisex	57	Select-Preferred	43.39	445.13	11.22	32.16	
Unisex	58	Select-Preferred	45.16	458.96	11.70	33.46	
Unisex	59	Select-Preferred	47.05	473.09	12.20	34.85	
Unisex	60	Select-Preferred	49.07	487.52	12.73	36.34	
Unisex	61	Select-Preferred	50.00	502.20	13.29	36.71	
Unisex	62	Select-Preferred	50.00	517.08	13.87	36.13	
Unisex	63	Select-Preferred	50.00	532.11	14.49	35.51	
Unisex	64	Select-Preferred	50.00	547.26	15.13	34.87	
Unisex	65	Select-Preferred	50.00	562.52	15.81	34.19	
Unisex	66	Select-Preferred	50.00	577.91	16.52	33.48	
Unisex	67	Select-Preferred	50.00	593.47	17.27	32.73	
Unisex	68	Select-Preferred	50.00	609.23	18.06	31.94	
Unisex	69	Select-Preferred	50.00	625.19	18.91	31.09	
Unisex	70	Select-Preferred	50.00	640.55	19.12	30.88	
Unisex	71	Select-Preferred	50.00	656.00	19.34	30.66	
Unisex	72	Select-Preferred	50.00	671.52	19.56	30.44	
Unisex	73	Select-Preferred	50.00	686.92	19.78	30.22	
Unisex	74	Select-Preferred	50.00	702.23	20.00	30.00	
Unisex	75	Select-Preferred	50.00	717.47	20.21	29.79	
Unisex	76	Select-Preferred	50.00	732.62	20.42	29.58	
Unisex	77	Select-Preferred	50.00	748.36	21.18	28.82	
Unisex	78	Select-Preferred	50.00	764.20	22.14	27.86	
Unisex	79	Select-Preferred	50.00	779.85	23.17	26.83	
Unisex	80	Select-Preferred	50.00	795.24	24.26	25.74	
Unisex	81	Select-Preferred	50.00	810.34	25.41	24.59	
Unisex	82	Select-Preferred	50.00	825.04	26.64	23.36	
Unisex	83	Select-Preferred	50.00	839.36	27.95	22.05	
Unisex	84	Select-Preferred	50.00	853.34	29.32	20.68	
Unisex	85	Select-Preferred	50.00	866.92	30.75	19.25	
Unisex	86	Select-Preferred	50.00	878.71	31.19	18.81	
Unisex	87	Select-Preferred	50.00	889.89	31.56	18.44	
Unisex	88	Select-Preferred	50.00	900.26	31.85	18.15	
Unisex	89	Select-Preferred	50.00	909.81	32.08	17.92	
Unisex	90	Select-Preferred	50.00	918.58	32.26	17.74	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	SNFL Max Excess	<u>Gross Premium (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	Unamortized	Unamortized
			<u>1st Year Expense Allowance</u>			<u>Excess 1st Year Expense</u>	<u>Excess 1st Yr Expense Allowance EOY 1-20</u>
Unisex	0	Smoker	13.09	65.67	1.65	11.45	N/A
Unisex	1	Smoker	13.18	67.38	1.67	11.52	
Unisex	2	Smoker	13.29	69.54	1.72	11.57	
Unisex	3	Smoker	13.41	71.95	1.77	11.64	
Unisex	4	Smoker	13.55	74.56	1.83	11.71	
Unisex	5	Smoker	13.69	77.33	1.90	11.79	
Unisex	6	Smoker	13.84	80.22	1.97	11.87	
Unisex	7	Smoker	13.99	83.21	2.03	11.96	
Unisex	8	Smoker	14.16	86.32	2.11	12.04	
Unisex	9	Smoker	14.32	89.55	2.19	12.14	
Unisex	10	Smoker	14.50	92.90	2.27	12.23	
Unisex	11	Smoker	14.69	96.39	2.35	12.33	
Unisex	12	Smoker	14.88	99.99	2.44	12.44	
Unisex	13	Smoker	15.08	103.68	2.53	12.55	
Unisex	14	Smoker	15.29	107.46	2.63	12.66	
Unisex	15	Smoker	15.50	111.33	2.72	12.78	
Unisex	16	Smoker	15.71	115.24	2.81	12.90	
Unisex	17	Smoker	15.93	119.20	2.91	13.02	
Unisex	18	Smoker	17.63	148.31	3.34	14.29	
Unisex	19	Smoker	17.93	153.33	3.46	14.48	
Unisex	20	Smoker	18.25	158.46	3.57	14.67	
Unisex	21	Smoker	18.57	163.77	3.70	14.87	
Unisex	22	Smoker	18.91	169.23	3.82	15.09	
Unisex	23	Smoker	19.26	174.88	3.95	15.31	
Unisex	24	Smoker	19.63	180.71	4.09	15.54	
Unisex	25	Smoker	20.02	186.71	4.23	15.79	
Unisex	26	Smoker	20.42	192.89	4.39	16.04	
Unisex	27	Smoker	20.84	199.27	4.54	16.30	
Unisex	28	Smoker	21.28	205.84	4.71	16.58	
Unisex	29	Smoker	21.75	212.67	4.88	16.87	
Unisex	30	Smoker	22.24	219.77	5.06	17.18	
Unisex	31	Smoker	22.76	227.17	5.25	17.51	
Unisex	32	Smoker	23.31	234.86	5.44	17.87	
Unisex	33	Smoker	23.89	242.87	5.65	18.24	
Unisex	34	Smoker	24.51	251.16	5.87	18.64	
Unisex	35	Smoker	25.16	259.73	6.09	19.06	
Unisex	36	Smoker	25.84	268.60	6.33	19.51	
Unisex	37	Smoker	26.56	277.75	6.57	19.99	
Unisex	38	Smoker	27.33	287.20	6.83	20.50	
Unisex	39	Smoker	28.13	296.92	7.10	21.03	
Unisex	40	Smoker	28.98	306.93	7.37	21.60	
Unisex	41	Smoker	29.87	317.24	7.66	22.21	
Unisex	42	Smoker	30.82	327.81	7.97	22.85	
Unisex	43	Smoker	31.81	338.64	8.28	23.53	
Unisex	44	Smoker	32.86	349.70	8.61	24.25	
Unisex	45	Smoker	33.95	360.97	8.95	25.00	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	SNFL Max Excess	<u>Gross Premium (per-1,000)</u>	Actual	Unamortized	Unamortized
			<u>1st Year Expense Allowance</u>		<u>Excess 1st Yr Expenses</u>	<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st YrExpense Allowance EOY 1-20</u>
Unisex	46	Smoker	35.10	372.44	9.31	25.79	N/A
Unisex	47	Smoker	36.31	384.15	9.67	26.64	
Unisex	48	Smoker	37.59	396.09	10.06	27.53	
Unisex	49	Smoker	38.94	408.37	10.46	28.48	
Unisex	50	Smoker	40.39	420.99	10.89	29.50	
Unisex	51	Smoker	41.92	433.89	11.33	30.59	
Unisex	52	Smoker	43.55	447.06	11.79	31.75	
Unisex	53	Smoker	45.26	460.43	12.28	32.98	
Unisex	54	Smoker	47.07	473.97	12.79	34.29	
Unisex	55	Smoker	48.98	487.61	13.32	35.66	
Unisex	56	Smoker	50.00	501.31	13.87	36.13	
Unisex	57	Smoker	50.00	515.10	14.45	35.55	
Unisex	58	Smoker	50.00	528.96	15.05	34.95	
Unisex	59	Smoker	50.00	543.05	15.69	34.31	
Unisex	60	Smoker	50.00	557.34	16.36	33.64	
Unisex	61	Smoker	50.00	571.77	17.08	32.92	
Unisex	62	Smoker	50.00	586.25	17.82	32.18	
Unisex	63	Smoker	50.00	600.69	18.61	31.39	
Unisex	64	Smoker	50.00	615.04	19.44	30.56	
Unisex	65	Smoker	50.00	629.33	20.30	29.70	
Unisex	66	Smoker	50.00	643.62	21.22	28.78	
Unisex	67	Smoker	50.00	657.99	22.19	27.81	
Unisex	68	Smoker	50.00	672.50	23.22	26.78	
Unisex	69	Smoker	50.00	687.17	24.32	25.68	
Unisex	70	Smoker	50.00	700.87	24.52	25.48	
Unisex	71	Smoker	50.00	714.60	24.72	25.28	
Unisex	72	Smoker	50.00	728.37	24.91	25.09	
Unisex	73	Smoker	50.00	741.93	25.11	24.89	
Unisex	74	Smoker	50.00	755.35	25.30	24.70	
Unisex	75	Smoker	50.00	768.70	25.49	24.51	
Unisex	76	Smoker	50.00	781.91	25.68	24.32	
Unisex	77	Smoker	50.00	795.99	26.66	23.34	
Unisex	78	Smoker	50.00	810.22	27.92	22.08	
Unisex	79	Smoker	50.00	824.24	29.26	20.74	
Unisex	80	Smoker	50.00	838.01	30.69	19.31	
Unisex	81	Smoker	50.00	851.54	32.21	17.79	
Unisex	82	Smoker	50.00	864.68	33.84	16.16	
Unisex	83	Smoker	50.00	877.49	35.57	14.43	
Unisex	84	Smoker	50.00	889.97	37.34	12.66	
Unisex	85	Smoker	50.00	901.08	38.34	11.66	
Unisex	86	Smoker	50.00	910.67	38.55	11.45	
Unisex	87	Smoker	50.00	919.72	38.75	11.25	
Unisex	88	Smoker	50.00	928.02	38.92	11.08	
Unisex	89	Smoker	50.00	935.56	39.07	10.93	
Unisex	90	Smoker	50.00	942.36	39.21	10.79	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	SNFL Max Excess	<u>Gross Premium (per-1,000)</u>	<u>Actual Excess 1st Yr Expenses</u>	Unamortized	Unamortized
			<u>1st Year Expense Allowance</u>			<u>Excess 1st Year Expense Allowance</u>	<u>Excess 1st Yr Expense Allowance EOY 1-20</u>
Unisex	0	Select-Standard	13.09	65.67	1.65	11.45	N/A
Unisex	1	Select-Standard	13.18	67.38	1.67	11.52	
Unisex	2	Select-Standard	13.29	69.54	1.72	11.57	
Unisex	3	Select-Standard	13.41	71.95	1.77	11.64	
Unisex	4	Select-Standard	13.55	74.56	1.83	11.71	
Unisex	5	Select-Standard	13.69	77.33	1.90	11.79	
Unisex	6	Select-Standard	13.84	80.22	1.97	11.87	
Unisex	7	Select-Standard	13.99	83.21	2.03	11.96	
Unisex	8	Select-Standard	14.16	86.32	2.11	12.04	
Unisex	9	Select-Standard	14.32	89.55	2.19	12.14	
Unisex	10	Select-Standard	14.50	92.90	2.27	12.23	
Unisex	11	Select-Standard	14.69	96.39	2.35	12.33	
Unisex	12	Select-Standard	14.88	99.99	2.44	12.44	
Unisex	13	Select-Standard	15.08	103.68	2.53	12.55	
Unisex	14	Select-Standard	15.29	107.46	2.63	12.66	
Unisex	15	Select-Standard	15.50	111.33	2.72	12.78	
Unisex	16	Select-Standard	15.71	115.24	2.81	12.90	
Unisex	17	Select-Standard	15.93	119.20	2.91	13.02	
Unisex	18	Select-Standard	17.63	148.20	3.25	14.38	
Unisex	19	Select-Standard	17.93	153.21	3.37	14.57	
Unisex	20	Select-Standard	18.25	158.34	3.48	14.77	
Unisex	21	Select-Standard	18.57	163.65	3.60	14.97	
Unisex	22	Select-Standard	18.91	169.11	3.72	15.19	
Unisex	23	Select-Standard	19.26	174.74	3.85	15.42	
Unisex	24	Select-Standard	19.63	180.57	3.98	15.65	
Unisex	25	Select-Standard	20.02	186.57	4.12	15.90	
Unisex	26	Select-Standard	20.42	192.75	4.27	16.15	
Unisex	27	Select-Standard	20.84	199.12	4.42	16.42	
Unisex	28	Select-Standard	21.28	205.68	4.58	16.70	
Unisex	29	Select-Standard	21.75	212.50	4.75	17.00	
Unisex	30	Select-Standard	22.24	219.60	4.92	17.32	
Unisex	31	Select-Standard	22.76	226.99	5.10	17.65	
Unisex	32	Select-Standard	23.31	234.68	5.29	18.02	
Unisex	33	Select-Standard	23.89	242.67	5.49	18.40	
Unisex	34	Select-Standard	24.51	250.95	5.70	18.80	
Unisex	35	Select-Standard	25.16	259.52	5.92	19.23	
Unisex	36	Select-Standard	25.84	268.37	6.15	19.69	
Unisex	37	Select-Standard	26.56	277.52	6.39	20.18	
Unisex	38	Select-Standard	27.33	286.95	6.64	20.69	
Unisex	39	Select-Standard	28.13	296.66	6.89	21.24	
Unisex	40	Select-Standard	28.98	306.67	7.16	21.82	
Unisex	41	Select-Standard	29.87	316.96	7.44	22.43	
Unisex	42	Select-Standard	30.82	327.52	7.73	23.08	
Unisex	43	Select-Standard	31.81	338.33	8.04	23.77	
Unisex	44	Select-Standard	32.86	349.38	8.35	24.50	
Unisex	45	Select-Standard	33.95	360.63	8.68	25.27	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

<u>Sex</u>	<u>Issue Age</u>	<u>Risk Class</u>	<u>SNFL Max Excess</u>		<u>Actual Excess 1st Yr Expenses</u>	<u>Unamortized Excess 1st Year Expense</u>	<u>Unamortized Excess 1st Yr Expense Allowance EOY 1-20</u>
			<u>1st Year Expense Allowance</u>	<u>Gross Premium (per-1,000)</u>			
Unisex	46	Select-Standard	35.10	372.09	9.02	26.08	N/A
Unisex	47	Select-Standard	36.31	383.78	9.38	26.93	
Unisex	48	Select-Standard	37.59	395.70	9.75	27.84	
Unisex	49	Select-Standard	38.94	407.97	10.14	28.80	
Unisex	50	Select-Standard	40.39	420.56	10.55	29.84	
Unisex	51	Select-Standard	41.92	433.44	10.97	30.95	
Unisex	52	Select-Standard	43.55	446.59	11.42	32.13	
Unisex	53	Select-Standard	45.26	459.94	11.88	33.38	
Unisex	54	Select-Standard	47.07	473.45	12.37	34.71	
Unisex	55	Select-Standard	48.98	487.06	12.88	36.10	
Unisex	56	Select-Standard	50.00	500.73	13.41	36.59	
Unisex	57	Select-Standard	50.00	514.48	13.96	36.04	
Unisex	58	Select-Standard	50.00	528.31	14.54	35.46	
Unisex	59	Select-Standard	50.00	542.37	15.15	34.85	
Unisex	60	Select-Standard	50.00	556.62	15.79	34.21	
Unisex	61	Select-Standard	50.00	571.00	16.46	33.54	
Unisex	62	Select-Standard	50.00	585.44	17.17	32.83	
Unisex	63	Select-Standard	50.00	599.83	17.92	32.08	
Unisex	64	Select-Standard	50.00	614.13	18.71	31.29	
Unisex	65	Select-Standard	50.00	628.37	19.53	30.47	
Unisex	66	Select-Standard	50.00	642.60	20.41	29.59	
Unisex	67	Select-Standard	50.00	656.90	21.32	28.68	
Unisex	68	Select-Standard	50.00	671.34	22.30	27.70	
Unisex	69	Select-Standard	50.00	685.95	23.34	26.66	
Unisex	70	Select-Standard	50.00	700.15	23.95	26.05	
Unisex	71	Select-Standard	50.00	713.88	24.14	25.86	
Unisex	72	Select-Standard	50.00	727.65	24.34	25.66	
Unisex	73	Select-Standard	50.00	741.21	24.53	25.47	
Unisex	74	Select-Standard	50.00	754.63	24.72	25.28	
Unisex	75	Select-Standard	50.00	767.98	24.91	25.09	
Unisex	76	Select-Standard	50.00	781.34	25.22	24.78	
Unisex	77	Select-Standard	50.00	795.41	26.20	23.80	
Unisex	78	Select-Standard	50.00	809.34	27.22	22.78	
Unisex	79	Select-Standard	50.00	823.04	28.30	21.70	
Unisex	80	Select-Standard	50.00	836.43	29.42	20.58	
Unisex	81	Select-Standard	50.00	849.86	30.86	19.14	
Unisex	82	Select-Standard	50.00	862.87	32.40	17.60	
Unisex	83	Select-Standard	50.00	875.56	34.03	15.97	
Unisex	84	Select-Standard	50.00	887.90	35.69	14.31	
Unisex	85	Select-Standard	50.00	899.69	37.23	12.77	
Unisex	86	Select-Standard	50.00	909.28	37.45	12.55	
Unisex	87	Select-Standard	50.00	918.33	37.64	12.36	
Unisex	88	Select-Standard	50.00	926.62	37.81	12.19	
Unisex	89	Select-Standard	50.00	934.16	37.95	12.05	
Unisex	90	Select-Standard	50.00	940.96	38.09	11.91	

Table of Per \$1.000 Maximum First Year Excess Expense Allowances

August 19, 2008

Hon. Julie Benafield Bowman
Insurance Commissioner
Arkansas Insurance Department
Division of Compliance
Life and Health
1200 West Third Street
Little Rock, AR 72201-1904

Re: New York Life Insurance and Annuity Corporation (NYLIAC)
Individual Life Insurance
NAIC #: 826 91596
FEIN #: 13-3044743
Contact Person: Linda E. Lo Pinto
Actuarial Memoranda for approved forms 308-51 and 308-180

Dear Commissioner:

We are enclosing for your information revised Actuarial Memoranda for the policy forms listed below.

Title	Form #	Approval Date
Universal Life Insurance	308-51	8/20/2007
Survivorship Universal Life Insurance	308-180	8/20/2007

These 2 policies are scheduled for introduction on January 1, 2009. Prior to this introduction, we have decided to make several changes to information we included in our initial submission of these forms, as described below.

Form 308-51

1. The required minimum Base Policy Face Amount for this policy is increased from \$25,000 to \$1,000,000.
2. Sales of previously approved policy 305-51 will not be discontinued as originally stated. This policy will continue to be available for face amounts of \$25,000 to \$999,999, without an optional No Lapse Guarantee Rider and for face amounts of \$25,000 to company retention limits with an optional No Lapse Guarantee Rider. Endorsement 8758-04 will also continue to be used if the policy is issued in the 401(a) or 401(k) market.
3. No Lapse Guarantee riders 305-223 and 305-224 will continue to be available with policy 305-51. Those riders will NOT be available with 308-51 as originally stated in our initial submission letter.
4. Income Protector riders 307-850, 307-851 and 307-852, originally approved by your Department on 6/21/2007, for use with policy form 308-51, instead will only be made available with policy form 305-51.

Form 308-180

1. The required minimum Base Policy Face Amount for this policy is increased from \$100,000 to \$250,000.

2. No Lapse Guarantee rider 308-370 will not be made available with policy 308-180, at this time, as originally stated in our initial submission letter.

Actuarial Memorandum

Also, the increase to the minimum Base Policy Face Amount has necessitated changes to the Actuarial Memorandum originally filed with your Department for each policy.

The following changes have been made to the Actuarial Memorandum for policy 308-51.

- References to the minimum Base Policy Face Amount have been changed to \$1,000,000.
- Premium loads up to and above the Target Face Amount has changed from 3% to 4% in years 16 and after.
- Certification and demonstration of compliance with Standard Nonforfeiture requirements in Section III have changed.
- Demonstration of nonforfeiture compliance on a sample cell in Appendix B-1a has been changed.
- Demonstration of nonforfeiture compliance on all cells in Appendix B-1b has been changed.
- In Appendix A, the formula has been corrected to state it is on a per \$1 basis and not a per \$1,000 basis (as contained in the previous AM).

The following changes have been made to the Actuarial Memorandum for policy 308-180.

- References to the minimum Base Policy Face Amount have been changed to \$250,000.
- Current Premium Expense Charges have changed: in years 1-10, the above Target Premium charges have changed from 6.5% to 5%, and in years 16 and after the charges up to and above Target Premium have changed from 3% to 4%.
- Certification and demonstration of compliance with Standard Nonforfeiture requirements in Section III have changed.
- Demonstration of nonforfeiture compliance on a sample cell in Appendix B1-a has been changed.
- Demonstration of nonforfeiture compliance on all cells in Appendix B-1b has been changed.
- In Appendix A, the formula has been corrected to state that the monthly term charge is on a per \$1 basis and not a per \$1,000 basis (as contained in the previous AM). Also a typo in the sample calculation formula for the monthly charge has been corrected.

Copies of the revised Actuarial Memoranda are enclosed.

Please note that as of the date of this letter, the affected policies have never been issued.

We hope that this information is satisfactory and request that you update your files with this new material.

Sincerely,



Corporate Vice President
Individual Life Department
Encl.